

DAFTAR PUSTAKA

- Abdallah, W., Harraf, A., & Abrar, M. (2024). Impact of Financial Literacy on Small and Medium Enterprises (SMEs) Performance in Kuwait: The Moderating Influence of Financial Access. In *Lecture Notes in Networks and Systems: Vol. 1080 LNNS*. Springer Nature Switzerland. https://doi.org/10.1007/978-3-031-67444-0_14
- Aisyah, R. N., Widagdo, B., & Warsono, W. (2023). Antecedent Factors of Financial Management Behavior: Evidence from a Study on E-Wallet User Students. *Business Innovation Management and Entrepreneurship Journal (BIMANTARA)*. <https://doi.org/10.22219/bimantara.v2i02.29751>
- Ajzen, I. (2020). The theory of planned behavior: Frequently asked questions. *Human Behavior and Emerging Technologies*, 2(4), 314–324. <https://doi.org/https://doi.org/10.1002/hbe2.195>
- Amagir, A., Groot, W., van den Brink, H. M., & Wilschut, A. (2020). Financial literacy of high school students in the Netherlands: knowledge, attitudes, self-efficacy, and behavior. *International Review of Economics Education*, 34, 100185.
- Amida, P. A. N., Noviani, L., & Octoria, D. (2022). Pengaruh Literasi Keuangan Ibu Rumah Tangga Terhadap Perilaku Pengelolaan Keuangan Keluarga Dimoderatori Tingkat Pendidikan dan Pekerjaan. *Jurnal Pendidikan Ekonomi (JUPE)*, 10(2), 130–138. <https://doi.org/10.26740/jupe.v10n2.p130-138>
- Andarsari, P. R., & Ningtyas, M. N. (2019). The Role of Financial Literacy on Financial Behavior. *Journal of Accounting and Business Education*, 4(March), 41–53. <https://doi.org/http://dx.doi.org/10.26675/jabe.v4i1.8524>
- Andrianto, T., & Nurjanah, Y. (2023). Pengaruh Financial Technology Terhadap Pendapatan UKM di Bogor. *Jurnal Ilmiah Akuntansi Kesatuan*. <https://doi.org/10.37641/jiakes.v11i1.1657>
- Anis, M. (2021). *PENGARUH LITERASI KEUANGAN, FINANCIAL TECHNOLOGY DAN RISK ATTITUDE TERHADAP PERILAKU KEUANGAN GENERASI MILENIAL DI ERA PANDEMI DI KABUPATEN BOGOR*. <https://repository.mercubuana.ac.id/92767/>
- Ansari Harahap, D., & Amanah, D. (2021). Financial Management Behavior: Implications Of Financial Literacy And Personality. *Turkish Journal of Computer and Mathematics Education*, 12(7), 3207–3214. <https://doi.org/10.17762/turcomat.v12i7.3970>
- Atkinson, A., & Messy, F.-A. (2012). Measuring financial literacy: results of the OECD infe pilot study. *OECD Working Papers on Finance, Insurance and Private Pensions*, 15(15), 1–73.
- Ayodele, F. O. (2025). Does Money Management behaviour Play a Role in the Nexus between Financial literacy and Financial Wellbeing? *Finance: Theory and*

- Practice*, 29(1), 172–180. <https://doi.org/10.26794/2587-5671-2025-29-1-172-180>
- Azzahraa, T., & Kartini. (2022). Pengaruh Financial Technology Payment, Financial Attitude, dan Financial Knowledge terhadap Financial Management Behavior bagi Mahasiswa di Yogyakarta. *Jurnal Mahasiswa Bisnis & Manajemen*, 1, 78–91. <https://doi.org/10.29313/bcsbm.v2i1.422>
- Bapat, D. (2020). Antecedents to responsible financial management behavior among young adults: moderating role of financial risk tolerance. *International Journal of Bank Marketing*, 38(5), 1177–1194. <https://doi.org/10.1108/IJBM-10-2019-0356>
- Birkenmaier, J., & Fu, Q. (2020). Financial Behavior and Financial Access: A Latent Class Analysis. *Journal of Financial Counseling and Planning*, 31(2), 179–192. <https://doi.org/10.1891/JFCP-18-00067>
- Buchdadi, A. D., Sholeha, A., Ahmad, G. N., & Mukson. (2020). the Influence of Financial Literacy on Smes Performance Through Access To Finance and Financial Risk Attitude As Mediation Variables. *Academy of Accounting and Financial Studies Journal*, 24(5), 1–16.
- Budiasih, Y. (2024). The Influence of Digital Technology on Financial Management. *Accounting Studies and Tax Journal (COUNT)*, 1(1), 92–100. <https://doi.org/10.62207/wb6d3c96>
- Chauhan, Yash, & Sharma, Pramod. (2024). A Systematic Literature Review of Digital Payments. *Metamorphosis*, 23(2), 173–187. <https://doi.org/10.1177/09726225241257730>
- Chen, H. & Volpe, R. P. (1998). *An Analysis of Personal Financial Literacy Among College Students. Financial services review* 7 (2) (2nd ed.).
- DataIndonesia.id. (2023). Jenis Financial Technology Paling Sering Digunakan Masyarakat Indonesia. <https://dataindonesia.id/>
- Dew, J., & Xiao, J. J. (2011). The financial management behavior scale: Development and validation. *Journal of Financial Counseling and Planning*, 22(1), 43–59.
- Fadiyah, N. L., & Widodo, H. (2024). Financial Technology and Literacy Shaping Students' Financial Management with Digital Literacy. *Indonesian Journal of Law and Economics Review*, 19(4). <https://doi.org/10.21070/ijler.v19i4.1160>
- Ferdiansyah, A., & Triwahyuningtyas, N. (2021). Analisis layanan financial technology dan gaya hidup terhadap perilaku keuangan mahasiswa. *Jurnal Ilmiah Mahasiswa Ekonomi Manajemen*, 6(1), 223–235.
- Fikri, A. S. K., & Nahda, K. (2023). The Effect of Financial Literacy on MSME Performance Through Financial Access and Financial Risk Attitude as a Mediation Variable. *Jurnal Economic Resource*, 6(2), 238–247. <https://doi.org/10.57178/jer.v6i2.664>
- Firli, A. (2016). Factors that Influence Financial Literacy: A Conceptual Framework. *Journal of Physics: Conference Series*, 755(1). <https://doi.org/10.1088/1742-6596/755/1/011001>
- Frimpong, S. E., Agyapong, G., & Agyapong, D. (2022). Financial literacy, access to digital finance and performance of SMEs: Evidence From Central region of

- Ghana. *Cogent Economics and Finance*, 10(1).
<https://doi.org/10.1080/23322039.2022.2121356>
- Grable, J. E., & Joo, S. H. (2004). Environmental and biopsychosocial factors associated with financial risk tolerance. *Journal of Financial Counseling and Planning*, 15(1), 73–82.
- Grable, J., & Lytton, R. H. (1999). Financial risk tolerance revisited: the development of a risk assessment instrument. *Financial Services Review*, 8(3).
[https://doi.org/10.1016/s1057-0810\(99\)00041-4](https://doi.org/10.1016/s1057-0810(99)00041-4)
- Hair, J. F., Hult, G. T. M., Ringle, C. M., &, & Sarstedt, M. (2021). PLS-SEM: Indeed a Silver Bullet. *Journal of Marketing Theory and Practice*.
- Hariyani, R. (2024). Pengaruh Financial Technology, Locus of Control, dan Literasi Keuangan Terhadap Perilaku Keuangan Mahasiswa. *Jurnal Perspektif*, 22(1), 16–21. <https://doi.org/10.31294/jp.v22i1.20297>
- Hijir, P. S. (2022). Pengaruh Literasi Keuangan Terhadap Perilaku Keuangan Dengan Financial Technology (Fintech) Sebagai Variabel Intervening Pada Ukm Di Kota Jambi. *Jurnal Manajemen Terapan Dan Keuangan*, 11(01), 147–156.
<https://doi.org/10.22437/jmk.v11i01.17273>
- Hillson, D., & Murray Webster, R. (2016). Understanding and Managing Risk Attitude. In *Sustainability* (Switzerland) (Second Edi).
http://scioteca.caf.com/bitstream/handle/123456789/1091/RED2017-Eng-8ene.pdf?sequence=12&isAllowed=y%0Ahttp://dx.doi.org/10.1016/j.regsciurbe.co.2008.06.005%0Ahttps://www.researchgate.net/publication/305320484_SISTEM PEMBETUNGAN_TERPUSAT_STRATEGI_MELESTARI
- Huston, S. J. (2010). Measuring Financial Literacy. *Journal of Consumer Affairs*, 44(2), 296–316. <https://doi.org/10.1111/j.1745-6606.2010.01170.x>
- Izza, A., & Mardiana. (2024). *THE INFLUENCE OF FINANCIAL KNOWLEDGE AND DIGITAL PAYMENT ON FINANCIAL MANAGEMENT BEHAVIOR WITH COMSUPTIVE BEHAVIOR AS A MODERATING VARIABLE*. 25(1).
- Johan, A., & Anna, D. (2015). *Gender, stock market participation and financial literacy*. 137, 140–142.
<https://doi.org/https://doi.org/10.1016/j.econlet.2015.10.009>
- Kan, M. P., & Fabrigar, L. R. (2020). *Theory of Planned Behavior* In: V Zeigler-Hill and TK Shackelford, editors. *Encyclopedia of Personality and Individual Differences*. Cham: Springer International Publishing, 5476–5483.
- Katadata. (2024). Perilaku Keuangan Generasi Z dan Y. *PT Katadata Indonesia, September*, 1–50.
https://cdn1.katadata.co.id/media/microsites/zigi/perilakukeuangan/file/KIC-ZIGI_Survei Perilaku Keuangan 130122.pdf
- Khofifah, A., Wahyuni, I., & Subaida, I. (2022). Pengaruh Financial Technology Terhadap Perilaku Keuangan Dengan Literasi Keuangan Sebagai Variabel Intervening Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Abdurachman Saleh Situbondo. *Jurnal Mahasiswa Entrepreneurship (JME)*, 1(3), 523–537.

- Kojo Oseifuah, E. (2010). Financial literacy and youth entrepreneurship in South Africa. *African Journal of Economic and Management Studies*, 1(2), 164–182. <https://doi.org/10.1108/20400701011073473>
- Kristanto HC, R. H.-. (2022). The Role of Financial Literacy, Access of Finance, Financial Risk Attitude on Financial Performance. Study on SMEs Jogjakarta. *Jurnal Keuangan Dan Perbankan*, 26(4), 805–819. <https://doi.org/10.26905/jkdp.v26i4.7936>
- Lahiri, S., & Biswas, S. (2022). Does financial literacy improve financial behavior in emerging economies? Evidence from India. *Managerial Finance*, 48(9–10), 1430–1452. <https://doi.org/10.1108/MF-09-2021-0440>
- Lannario, M., Monti, A. C., & Scalera, D. (2024). *Modelling Financial Risk Attitude : The Role of Education And Financial Literacy*. 1–14.
- Lee, D. K. C., Yan, L., & Wang, Y. (2021). A global perspective on central bank digital currency. *China Economic Journal*, 14(1), 52–66. <https://doi.org/10.1080/17538963.2020.1870279>
- Li, Q. (2024). The Impact of Mobile Payments on the Financial Management Efficiency of Small and Medium-Sized Enterprises. *Int. J. Interact. Mob. Technol.*, 18, 171–184. <https://doi.org/10.3991/ijim.v18i21.52245>
- Liu, Z. (2021). Access to digital financial services and green technology advances: Regional evidence from China. *Sustainability (Switzerland)*, 13(9). <https://doi.org/10.3390/su13094927>
- Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *Journal of Economic Literature*, 52(1), 5–44. <https://doi.org/10.1257/jel.52.1.5>
- Lusardi, A., & Mitchell, O. S. (2017). How Ordinary Consumers Make Complex Economic Decisions: Financial Literacy and Retirement Readiness. *Quarterly Journal of Finance*, 7(3). <https://doi.org/10.1142/S2010139217500082>
- Mas-Colell, A., Whinston, M. D., & Green, J. R. (1995). Microeconomic Theory. In *Microeconomic Theory*. <https://doi.org/10.4324/9781351265287>
- Masdipi, E., Firman, Rasyid, R., & Darni, M. O. (2024). Financial literacy and sustainability in SMEs: Do financial risk attitude, access to finance, and organizational risk-taking tolerance mediate? *Asian Economic and Financial Review*, 14(1), 43–58. <https://doi.org/10.55493/5002.v14i1.4959>
- Mien, N. T. N., & Thao, T. P. (2015). Factors Affecting Personal Financial Management. *Jurnal Manajemen Bisnis*, 13(1), 168–184. <https://doi.org/10.18196/mb.v13i1.13489>
- Morgan, P. J., & Trinh, L. Q. (2017). *ADBI Working Paper Series Determinants And Impacts Of Financial Literacy In Cambodia And Viet Nam Asian Development Bank Institute* (Issue 754).
- Mulyati, M., Ramadhan, M. S., & Amelya, D. R. (2024). Pengaruh Literasi Keuangan dan Sikap Keuangan terhadap Pengelolaan Keuangan UMKM. *Lensa Ilmiah: Jurnal Manajemen Dan Sumberdaya*, 3(2), 62–66. <https://doi.org/10.54371/jms.v3i2.447>

- Munawar, A. H., Rahmani, D. A., Hidayat, D., & Sani, A. A. (2024). Analisis Financial Technology (Fintech) dalam Transaksi Pembayaran menggunakan Pendekatan Adaptive Structuration Theory pada UMKM di Kota Banjar. *Jurnal Ekonomi, Keuangan Dan Manajemen*, 2, 409–419.
- Munyegera, G. K., & Matsumoto, T. (2018). ICT for financial access: Mobile money and the financial behavior of rural households in Uganda. *Review of Development Economics*, 22(1), 45–66. <https://doi.org/10.1111/rode.12327>
- Mustika, Yusuf, N., & Taruh, V. (2022). Pengaruh Literasi Keuangan, Sikap Keuangan Dan Kemampuan Akademik Terhadap Perilaku Pengelolaan Keuangan Mahasiswa Akuntansi Fakultas Ekonomi Universitas Negeri Gorontalo. *Jurnal Mahasiswa Akuntansi*, 1(1), 109–114. <https://doi.org/10.1515/9781400874330-004>
- Mutlu, Ü., & Özer, G. (2022). *The Effect of Individuals' Financial Risk Tolerance, Financial Literacy and Financial Attitude on their Financial Behaviors*. 7(1), 8–15.
- Napu, F., Syaifuddin, D. T., Wawo, A. B., & Zaid, S. (2025). Study of Financial Management Behavior Based on Financial Self-Efficacy and Financial Literacy in Small-Scale Agribusiness Development. *Journal of Global Innovations in Agricultural Sciences*, 13(1), 319–331. <https://doi.org/10.22194/JGIAS/25.1547>
- Nurlela, Zulaiha, & Dimyati, L. (2025). Pengaruh Literasi Keuangan dan Sikap Keuangan Terhadap Pengelolaan Keuangan UMKM di Kota Depok. *Jurnal Pajak & Bisnis*, 5(1), 223–234.
- OECD. (2023). OECD/INFE 2023 International Survey of Adult Financial Literacy. *OECD Business and Finance Policy Papers*. <https://doi.org/https://doi.org/10.1787/56003a32-en>
- Organization for Economic Cooperation and Development (OECD). (2020). OECD/INFE 2020 International Survey of Adult Financial Literacy. *OECD/INFE 2020 International Survey of Adult Financial Literacy*, 78. www.oecd.org/financial/education/launchoftheoecdinfeglobalfinancialliteracysurveyreport.htm
- Otoritas Jasa Keuangan. (2017). Strategi Nasional Literasi Keuangan Indonesia (Revisit 2017). *Otoritas Jasa Keuangan*, 1–99.
- Podsakoff, P. M., MacKenzie, S. B., Lee, J.-Y., & Podsakoff, N. P. (2003). Common method biases in behavioral research: A critical review of the literature and recommended remedies. In *Journal of Applied Psychology* (Vol. 88, Issue 5, pp. 879–903). American Psychological Association. <https://doi.org/10.1037/0021-9010.88.5.879>
- Pratama, D. Y., Kusumawardhani, R., & Maulida, A. (2024). Pengaruh Literasi Keuangan, Sikap Keuangan Dan Gaya Hidup Pada Perilaku Keuangan Generasi Milenial. *JPEK (Jurnal Pendidikan Ekonomi Dan Kewirausahaan)*, 8(1), 126–132. <https://doi.org/10.29408/jpek.v8i1.24223>
- Pusat Pelaporan dan Analisis Transaksi Keuangan (PPATK). (2024). *Pusat Pelaporan dan Analisis Transaksi Keuangan*. <https://www.ppatk.go.id/>

- Rahma, F. A., & Susanti, S. (2022). Pengaruh Literasi Keuangan, Financial Self Efficacy dan Fintech Payment terhadap Manajemen Keuangan Pribadi Mahasiswa. *Jurnal Ilmu Pendidikan*, 4(3), 3236–3247.
- Rahman, M., Isa, C. R., Masud, M. M., Sarker, M., & Chowdhury, N. T. (2021). The role of financial behaviour, financial literacy, and financial stress in explaining the financial well-being of B40 group in Malaysia. *Future Business Journal*, 7(1), 1–18. <https://doi.org/10.1186/s43093-021-00099-0>
- Ramandhanty, L. Della, Qomariyah S.Ak., M.BA., Ph.D., A., & Bemby, F. A. W. (2021). Effect of Financial Literacy and Risk Attitude on Investor Behavior. *Jurnal Riset Akuntansi Dan Bisnis Airlangga*, 6(2), 1108–1130. <https://doi.org/10.20473/jraba.v6i2.174>
- Remund, D. L. (2010). Financial literacy explicated: The case for a clearer definition in an increasingly complex economy. *Journal of Consumer Affairs*, 44(2), 276–295. <https://doi.org/10.1111/j.1745-6606.2010.01169.x>
- Ricciardi, V. (2008). The Psychology of Risk: The Behavioral Finance Perspective. *Handbook of Finance*, September 2008. <https://doi.org/10.1002/9780470404324.hof002010>
- Roshan, P., Kmmcb, K., & Jianmu, Y. (2020). Financial Literacy and SMEs Performances; Mediating Role of Risk Attitude Challenges and Resilience. *Journal of International Conference on Innovation and Management University of Jain Spain*, January. <https://www.researchgate.net/publication/338774871>
- Saragih, F. I., & Lestari, D. (2022). Pengaruh Adanya Paylater Di Kalangan Remaja Di Sumatera Utara. *Inisiatif: Jurnal Ekonomi, Akuntansi Dan Manajemen*, 1(4), 190–198.
- Sari, N., & Friyatmi, F. (2025). Pengaruh Literasi Keuangan Terhadap Perilaku Pengelolaan Keuangan Melalui Mediasi Sikap Keuangan (Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Negeri Padang). *Jurnal Ekonomi Manajemen Sistem Informasi*, 6(5), 3281–3288. <https://dinastirev.org/JEMSI/article/view/5071>
- Shah, M. U. D., Khan, I., & Khan, N. (2024). The role of digital payments in overspending behavior: a mental accounting perspective. *International Journal of Emerging Markets*. <https://doi.org/10.1108/ijjem-08-2023-1313>
- Siswanti, I., & Halida, A. M. (2020). Financial knowledge, financial attitude, and financial management behavior: Self-control as mediating. *The International Journal of Accounting and Business Society*, 28(1), 105–132.
- Solikhatun, I., & Ridlwan, A. A. (2022). Pengaruh Literasi Keuangan dan Financial Technology terhadap Keputusan Keuangan Mahasiswa Yogyakarta. *Edunusa: Journal of Economics and Business Education*, 2(2), 179–185.
- Song, G., & G., M. (2024). Digital Financial Literacy and Financial Behavior. *International Journal For Multidisciplinary Research*. <https://doi.org/10.36948/ijfmr.2024.v06i04.26921>
- Sugiyono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D* (Issue January).
- Sukma, I., Barus, L., Lasniroha, T., & Bayunitri, B. (2024). Navigating the Digital

- Financial Landscape: The Role of Financial Literacy and Digital Payment Behaviorin Shaping Financial Management Among Generation Z Student. *Journal of Logistics, Informatics and Service Science*. <https://doi.org/10.33168/jliss.2024.0716>
- Suryandani, W., & Cholisah, I. N. (2022). Literasi Keuangan, Sikap Keuangan Dan Pengaruhnya Terhadap Perilaku Pengelolaan Keuangan Ukm Di Kabupaten Rembang. *Inspirasi Ekonomi : Jurnal Ekonomi Manajemen*, 4(4), 14–28. <https://doi.org/10.32938/ie.v4i4.3709>
- Tuerah, P. R., Mesra, R., Sukwika, T., Jakarta, U. S., & Susmita, N. (2023). *METODE PENELITIAN KUANTITATIF (Teori & Panduan Praktis Analisis Data Kuantitatif)* (Issue August).
- Ulfa, F. N., Supramono, S., & Sulistyawati, A. I. (2023). Influence of Financial Literacy, Risk Tolerance, Financial Efficacy on Investment Decisions and Financial Management Behavior. *Kontigensi : Jurnal Ilmiah Manajemen*, 11(2), 794–805. <https://doi.org/10.56457/jimk.v11i2.449>
- Wahyudi, Tukan, B. A. P., & Pinem, D. (2020). Analysis of the Effect of Financial Literation, Financial Technology, Income, and Locus of Control on Lecturer Financial Behavior. *AFEBI Management and Business Review*, 5(1), 37. <https://doi.org/10.47312/ambr.v5i1.293>
- Weber, E. U., Blais, A. R., & Betz, N. E. (2002). A Domain-specific Risk-attitude Scale: Measuring Risk Perceptions and Risk Behaviors. *Journal of Behavioral Decision Making*, 15(4), 263–290. <https://doi.org/10.1002/bdm.414>
- Whajah, A., & Adenutsi, D. E. (2024). Financial Literacy and Performance of Small and Medium-ScaleEnterprises in Ghana: Exploring the Interplay of Financial Risk Attitude and Access to Finance. *African Journal of Business and Economic Research*, 19(1), 439–461. <https://doi.org/10.31920/1750-4562/2024/v19n1a20>
- Wiranti, A. (2022). Pengaruh Financial Technology, Financial Literacy, Financial Knowledge, Locus Of Control, Dan Income Terhadap Perilaku Keuangan. *Jurnal Ilmu Manajemen*, 10(2), 475–488.
- Xiao, J. J., & O'Neill, B. (2016). Consumer financial education and financial capability. *International Journal of Consumer Studies*, 40(6), 712–721. <https://doi.org/10.1111/ijcs.12285>
- Xiao, J. J., Shim, S., Barber, B., & Lyons, A. (2007). Academic success and well-being of college students: financial behaviors matter (TCAI Report). *Take Charge America Institute for Consumer Financial Education and Research, The University of Arizona, November 2007*, 1–23.
- Yulfiswandi, Ng, I., Delfina, Janio Wijaya, A., Quinn, F., & Winata Lie, H. (2022). Financial Literacy terhadap Financial Satisfaction: Peran Financial Risk Attitude sebagai Variabel Mediasi. *Jambura*, 6(2), 891–899. <http://ejurnal.ung.ac.id/index.php/JIMB>