

DAFTAR PUSTAKA

- Abdillah, A., Basuki, H., Santoso, W. I., Sukresna, I. M., & Indriani, I. (2024). *Utilization of Digital Banking Services for Generation Z Economic Sustainability*. 1(3), 86–93.
- Agárdi, I., & Alt, M. A. (2022). Do digital natives use mobile payment differently than digital immigrants? A comparative study between generation X and Z. *Electronic Commerce Research*, 1463–1490. <https://doi.org/10.1007/s10660-022-09537-9>
- Alda, E., Ristati, R., Nurlela, N., & Asbar, Y. (2023). Analysis of saving behavior in students of the faculty of economics and business at Malikussaleh University. *Management Research and Behavior Journal*, 3(1), 9. <https://doi.org/10.29103/mrbj.v3i1.10643>
- Alshebami, A. S., & Aldhyani, T. H. H. (2022). The Interplay of Social Influence, Financial Literacy, and Saving Behaviour among Saudi Youth and the Moderating Effect of Self-Control. *Sustainability (Switzerland)*, 14(14). <https://doi.org/10.3390/su14148780>
- Alysa, A., Muthia, F., & Andriana, I. (2023). Pengaruh Literasi Keuangan Digital terhadap Perilaku Menabung dan Perilaku Berbelanja pada Generasi Z. *Al-Kharaj : Jurnal Ekonomi, Keuangan & Bisnis Syariah*, 6(3), 2811–2823. <https://doi.org/10.47467/alkharaj.v6i3.4706>
- Amilia, S., Bulan, T. P. L., & Rizal, M. (2018). Pengaruh Melek Finansial , Sosialisasi Orang Tua , Dan Teman Sebaya Terhadap Perilaku Menabung Mahasiswa Bidik Misi Fakultas Ekonomi Universitas Samudra. *Jurnal Samudra Ekonomika*, 2(2), 97–107.
- AS Jennifer & Pamungkas. (2021). *Pengaruh Self Control, Financial Literacy dan Parental Socialization Terhadap Saving Behavior*. https://scholar.google.com/scholar?hl=id&as_sdt=0%2C5&q=%29+Pengaruh+Self+Control%2C+Financial+Literacy+dan+Parental+Socialization+Terhadap+Saving+Behavior&btnG=
- Asrulla, Risnita, Jailani, M. S., & Jeka, F. (2023). Populasi dan Sampling (Kuantitatif), Serta Pemilihan Informan Kunci (Kualitatif) dalam Pendekatan Praktis. *Jurnal Pendidikan Tambusai*, 7(3), 26320–26332.
- Audina, M., Isnurhadi, I., & Andriana, I. (2022). Factors that Influence Behavioral Intention of Digital Financial Transactions on the Millenial Generation in Palembang. *Budapest International Research and Critics Institute-Journal (BIRCI-Journal)*, 5(2), 17872–17883.
- Averill, J. R. (1973). Personal control over aversive stimuli and its relationship to stress. *Psychological Bulletin*, 80(4), 286–303.

- <https://doi.org/10.1037/h0034845>
- Aziz, A., & Zakir, S. (2022). *Pola Konsumsi, Menabung, dan Investasi Pekerja Tambang Bersuku Jawa di Kalimantan: Studi Etnografi Konstruksi Realitas Finansial*. 2(3), 1030–1037.
- Badan Pusat Statistik. (2020). *Hasil Sensus Penduduk 2020 - Berita - Badan Pusat Statistik*. <https://demakkab.bps.go.id/id/news/2021/01/21/67/hasil-sensus-penduduk-2020.html>
- Badan Pusat Statistik. (2023). *Jumlah Penduduk menurut Kelompok Umur dan Kabupaten/Kota di Provinsi DKI Jakarta - Tabel Statistik - Badan Pusat Statistik Provinsi Dki Jakarta*. <https://jakarta.bps.go.id/id/statistics-table/2/MTMxNiMy/jumlah-penduduk-menurut-kelompok-umur-dan-kabupaten-kota-di-provinsi-dki-jakarta.html>
- Badan Pusat Statistik. (2024, April 18). *Jumlah Penduduk menurut Kelompok Umur dan Kabupaten/Kota di Provinsi DKI Jakarta - Tabel Statistik - Badan Pusat Statistik Provinsi Dki Jakarta*. <https://jakarta.bps.go.id/id/statistics-table/2/MTMxNiMy/jumlah-penduduk-menurut-kelompok-umur-dan-kabupaten-kota-di-provinsi-dki-jakarta.html>
- Bandura, A. (1977). Self-efficacy: Toward a unifying theory of behavioral change. *Advances in Behaviour Research and Therapy*, 1(4), 139–161. [https://doi.org/10.1016/0146-6402\(78\)90002-4](https://doi.org/10.1016/0146-6402(78)90002-4)
- Bandura, A. (1989). Human Agency in Social Cognitive Theory. *American Psychologist*, 44(9), 1175–1184. <https://doi.org/10.1037/0003-066X.44.9.1175>
- Bandura, A. (2014). SOCIAL COGNITIVE THEORY OF MORAL THOUGHT AND ACTION. *Handbook of Moral Behavior and Development*, 51(2), 5-103. <https://doi.org/10.1182/blood.v51.2.207.207>
- Bongomin, G. O. C., Ntayi, J. M., Munene, J. C., & Nabeta, I. N. (2016). Social capital: mediator of financial literacy and financial inclusion in rural Uganda. *Review of International Business and Strategy*, 26(2), 291–312. <https://doi.org/10.1108/RIBS-06-2014-0072>
- Budianto, B. (2020). Gerakan Gemar Menabung untuk Siswa Sekolah Dasar di Kecamatan Meureubo, Aceh Barat. *Dinamisia : Jurnal Pengabdian Kepada Masyarakat*, 4(1). <https://doi.org/10.31849/dinamisia.v4i1.3113>
- Chaulagain, R. P. (2019). *Financial Literacy and Behavior of Small Borrowers in Nepal*. 45.
- Choden, T., Wangdi, D., Tenzin, J., Khandu, P., & Dema, P. (2021). Impact of Financial Literacy on Saving Behavior among the III Year Students of Four Colleges under Royal University of Bhutan. *International Journal of Innovative Science and Research Technology*, 6(12), 350–364. [https://ijisrt.com/assets/upload/files/IJISRT21DEC207_\(7\)_\(1\)_\(1\).pdf](https://ijisrt.com/assets/upload/files/IJISRT21DEC207_(7)_(1)_(1).pdf)

- Darmawan, D., Harto, Y. R. R. P., Lusiani, E. B. G., Wicaksono, D. I. P. I. W. E. A. G., & Tanwir, T. F. N. (2024). Metode Penelitian Kuantitatif. In *Angewandte Chemie International Edition*, 6(11), 951–952. <http://repo.iain-tulungagung.ac.id/5510/5/BAB 2.pdf>
- de Ridder, D. T. D., Lensvelt-Mulders, G., Finkenauer, C., Stok, F. M., & Baumeister, R. F. (2012). Taking stock of self-control: A meta-analysis of how trait self-control relates to a wide range of behaviors. *Personality and Social Psychology Review*, 16(1), 76–99. <https://doi.org/10.1177/1088868311418749>
- Evans, C., & Robertson, W. (2020). The four phases of the digital natives debate. *Human Behavior and Emerging Technologies*, 2(3), 269–277. <https://doi.org/10.1002/hbe2.196>
- Firlianda, F. (2019). Faktor-Faktor Yang Memengaruhi Perilaku Menabung Pada Mahasiswa Uin Syarif Hidayatullah Jakarta. *Jurnal Pendidikan Dan Ilmu Sosial*, 1–16. <http://repository.uinjkt.ac.id/dspace/handle/123456789/48925>
- Firmansyah, D., & Dede. (2022). Teknik Pengambilan Sampel Umum dalam Metodologi. *Jurnal Ilmiah Pendidikan Holistik (JIPH)*, 1(2), 85–114.
- Gynola, A. R., & Santi, A. (2024). AN OVERVIEW OF THE INFLUENCE OF FINANCIAL LITERACY AND SELF- CONTROL ON SAVING BEHAVIOR (CASE STUDY OF ECONOMICS FACULTY STUDENTS AT UNISKA) “ TINJAUAN TERHADAP PENGARUH LITERASI KEUANGAN DAN PENGENDALIAN DIRI TERHADAP PERILAKU MENABUNG (STUDI KASUS MA. Doctoral Dissertation, Repository Uniska MAB.
- Hair, J. F., Howard, M. C., & Nitzl, C. (2020). Assessing measurement model quality in PLS-SEM using confirmatory composite analysis. *Journal of Business Research*, 109(August 2019), 101–110. <https://doi.org/10.1016/j.jbusres.2019.11.069>
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). The Results of PLS-SEM Article information. *European Business Review*, 31(1), 2–24.
- Hair, J. F., Sarstedt, M., & Ringle, C. M. (2019). Rethinking some of the rethinking of partial least squares. *European Journal of Marketing*, 53(4), 566–584. <https://doi.org/10.1108/EJM-10-2018-0665/FULL/XML>
- Hair, J. F., Sarstedt, M., & Ringle, C. M. (2020). Partial Least Squares Structural Equation Modeling. In *Handbook of Market Research* (Issue July). <https://doi.org/10.1007/978-3-319-05542-8>
- Hair, J., Hult, T., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). Review of Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R: A Workbook. In *Structural Equation Modeling: A Multidisciplinary Journal* (Vol. 30, Issue 1). <https://doi.org/10.1080/10705511.2022.2108813>

- Hair, Roberts, A., & Manolis, C. (2011). PLS-SEM: INDEED A SILVER BULLET. *Journal of Marketing Theory and Practice*, 14(4), 301–314. <https://doi.org/10.2753/MTP>
- Hamid, R. S., & M Anwar, S. (2019). *Structural equation modeling (SEM) berbasis varian*. https://scholar.google.com/scholar?hl=id&as_sdt=0%2C5&q=Structural+Equation+Model+%28Sem%29+Berbasis+Varian+%28Abiratno%2C+S.+Nurdyanti%2C+%26+A.+Diniati+%28eds.%29%3B+Pertama%29.+PT+Inkubator+Penulis+Indonesia&btnG=
- Hartono, U., & Isbanah, Y. (2022). Students' Saving Behaviour: What Are the Motives That Influence Them To Save? *Jurnal Ekonomi Bisnis Dan Kewirausahaan*, 11(3), 363. <https://doi.org/10.26418/jebik.v11i3.56561>
- Hasmaini, R., & Siregar, Q. R. (2024). Pengaruh Sosialisasi Keuangan Terhadap Perilaku Menabung Melalui Literasi Keuangan Dan Pengelolaan Keuangan Pada Generasi Z. *Akuntasi Dan Manajemen*, 3(2), 29–40.
- Hayati, A. F., & Syofyan, R. (2021). Analysis of Student Digital Financial Literacy in the Era of Industrial Revolution 4 . 0. *Eighth Padang International ...*, 192(Piceeba), 180–184. <https://www.atlantis-press.com/proceedings/piceeba-8-21/125976324>
- Htet, M. K. M. (2020). No 主観的健康感を中心とした在宅高齢者における健康関連指標に関する共分散構造分析Title. *Kaos GL Dergisi*, 8(75), 147–154. <https://doi.org/10.1016/j.jnc.2020.125798%0Ahttps://doi.org/10.1016/j.smr.2020.02.002%0Ahttp://www.ncbi.nlm.nih.gov/pubmed/810049%0Ahttp://doi.wiley.com/10.1002/anie.197505391%0Ahttp://www.sciencedirect.com/science/article/pii/B9780857090409500205%0Ahttp:>
- Huston, S. J. (2010). *Measuring Financial Literacy*. 44(2), 296–316.
- Ingale, K. K., & Paluri, R. A. (2022). Financial literacy and financial behaviour: a bibliometric analysis. *Review of Behavioral Finance*, 14(1), 130–154. <https://doi.org/10.1108/RBF-06-2020-0141>
- Jasmine, K. (2014). 濟無No Title No Title No Title. *Penambahan Natrium Benzoat Dan Kalium Sorbat (Antiinversi) Dan Kecepatan Pengadukan Sebagai Upaya Penghambatan Reaksi Inversi Pada Nira Tebu*.
- Jhonson, B. (2023). Rike Andriani 2) , Irma Noviana 3) , Dewi Tamara 4) 1,2,3) Student of Magister Management. *Journal of Business Studies and Management Review (JBSMR)*, 6(2), 157–168.
- Jin, M., Chen, Z., Social, S., & June, N. (2020). *Comparing Financial Socialization and Formal Financial Education : Building Financial Capability*. 149(2), 641–656.

- Jorgensen, B. L., & Savla, J. (2010). Financial literacy of young adults: The importance of parental socialization. *Family Relations*, 59(4), 465–478. <https://doi.org/10.1111/j.1741-3729.2010.00616.x>
- Juliandi, A. (2018). Structural Equation Model Partial Least Square (SEM-PLS) Menggunakan SmartPLS. *Jangan Belajar*, 1(was), 1–4.
- Kamis, A., Saibon, R. A., Yunus, F. A. N., Rahim, M. B., Herrera, L. M., & Montenegro, P. L. Y. (2021). The SmartPLS Analyzes Approach in Validity and Reliability of Graduate Marketability Instrument. *Turkish Journal of Computer and Mathematics Education (TURCOMAT)*, 12(3), 829–841. <https://doi.org/10.17762/turcomat.v12i3.791>
- Kim, G. J., & Hanna, S. D. (2017). Do Self-Control Measures Affect Saving Behavior? *Journal of Personal Finance*, 16(2), 7–19. https://www.proquest.com/scholarly-journals/do-self-control-measures-affect-saving-behavior/docview/1959094026/se-2?accountid=215319%0Ahttps://media.proquest.com/media/hms/PFT/1/HDsC3_a=ChgyMDI0MDUwNTE2MzQyMDQzND05NTIxMDQSBzE0NjI2NjEaCk9ORV9TRUFSQ0giDzE4
- Koskelainen, T., Kalmi, P., Scornavacca, E., & Vartiainen, T. (2023). Financial literacy in the digital age—A research agenda. *Journal of Consumer Affairs*, 57(1), 507–528. <https://doi.org/10.1111/joca.12510>
- LeBaron, A. B., Marks, L. D., Rosa, C. M., & Hill, E. J. (2020). Can We Talk About Money? Financial Socialization Through Parent–Child Financial Discussion. *Emerging Adulthood*, 8(6), 453–463. <https://doi.org/10.1177/2167696820902673>
- Lejap, H. H. T., Wutun, M. B. M. G., Manafe, H. A., & Bau Mau, I. B. (2023). Determinan perilaku menabung dari Mahasiswa di NTT: Peran kontrol diri sebagai variabel intervening. *MBR (Management and Business Review)*, 7(1), 114–132. <https://doi.org/10.21067/mbr.v7i1.8558>
- Lep, Ž., Zupančič, M., & Poredoš, M. (2022). Saving of Freshmen and Their Parents in Slovenia: Saving Motives and Links to Parental Financial Socialization. *Journal of Family and Economic Issues*, 43(4), 756–773. <https://doi.org/10.1007/s10834-021-09789-x>
- Liu, F., Yilmazer, T., Loibl, C., Montaldo, C., Scharf, R., & Dunn, L. (2019). *Professional Financial Advice, Self-Control and Saving Behavior* DISSSERTATION. 1–203.
- Luthfiannisa, G., & Meidiaswati, H. (2024). Pengaruh Family Financial Socialization, Income, Self-Control, Dan Financial Attitude Terhadap Saving Behavior Generasi Sandwich Di Kota Surabaya. *Jurnal Ilmu Manajemen*, 12, 71–82. <https://doi.org/10.26740/jim.v12n1.p71-82>
- Lyons, A., & Kass-Hanna, J. (2021a). A methodological overview to defining and

- measuring “digital” financial literacy. *SSRN Electronic Journal*, 1(217), 0–27. <https://doi.org/10.2139/ssrn.3836330>
- Lyons, A., & Kass-Hanna, J. (2021b). A Multidimensional Approach to Defining and Measuring Financial Literacy in the Digital Age. *SSRN Electronic Journal*, 1–23. <https://doi.org/10.2139/ssrn.3873386>
- Lyons, A., Kass-Hanna, J., Montoya Castano, A., & Greenlee, A. (2021). A Multidimensional Approach to Measuring Vulnerability to Poverty of Syrian Refugees in Lebanon. *SSRN Electronic Journal*, 1472. <https://doi.org/10.2139/ssrn.3787795>
- Maidiana, M. (2021). Penelitian Survey. *ALACRITY: Journal of Education*, 1(2), 20–29. <https://doi.org/10.52121/alacrity.v1i2.23>
- Manfrè, M. (2017). Saving Behavior: Financial socialization and self-control. *Inf. Retr. J.*, 24, 2021.
- Martono, S., & Khafid, M. (2019). The Saving Behavior of Public Vocational High School Students of Business and Management Program in Semarang. / *Journal of Economic Education*, 8(1), 22–29. <http://journal.unnes.ac.id/sju/index.php/jeec>
- Marwati, R. D. (2018). Faktor Yang Mempengaruhi Perilaku Menabung Mahasiswa S1 Fakultas Ekonomi Universitas Negeri Yogyakarta. In *Skripsi* (Vol. 53, Issue 9).
- Mohd, J., Kadir, A., & Shoukat, A. (2021). Saving Behavior in Emerging Country: The Role of Financial Knowledge, Peer Influence and Parent Socialization Supply Chain Management View project Intention to Use Biodegradable Drinking Straw View project. *Pakistan Business Review*, 22(4), 629–644.
- Morgan, P. J., Huang, B., & L, T. (2019a). The Need to Promote Digital Financial Literacy for the Digital Age. *Asian Development Bank Institute*, 1–9. <https://t20japan.org/wp-content/uploads/2019/03/t20-japan-tf7-3-need-promote-digital-financial-literacy.pdf>
- Morgan, P. J., Huang, B., & L, T. (2019b). The Need to Promote Digital Financial Literacy for the Digital Age. *Asian Development Bank Institute*, August 2020, 1–9. <https://t20japan.org/wp-content/uploads/2019/03/t20-japan-tf7-3-need-promote-digital-financial-literacy.pdf>
- Mpaata, E., Koskei, N., & Saina, E. (2020). Financial Literacy and Saving Behavior among Micro and Small Enterprise Owners in Kampala, Uganda : The Moderating Role of Social Influence. *Journal of Economics, Finance and Accounting Studies (JEFAS)*, 2(1), 22–34. <https://www.al-kindipublisher.com/index.php/jefas/article/view/10>
- Mpaata, E., Saina, E., & Koskei, N. (2021a). Does Self-Control Moderate the Relationship between Social Influence and Savings Behavior among Small Business Owners? *SEISENSE Business Review*, 1(2), 32–47.

- <https://doi.org/10.33215/sbr.v1i2.583>
- Mpaata, E., Saina, E., & Koskei, N. (2021b). Does Self-Control Moderate the Relationship between Social Influence and Savings Behavior among Small Business Owners? *SEISENSE Business Review*, 1(2), 32–47. <https://doi.org/10.33215/sbr.v1i2.583>
- Mpaata, E., Saina, E., & Koskei, N. (2021c). Does Self-Control Moderate the Relationship between Social Influence and Savings Behavior among Small Business Owners? *SEISENSE Business Review*, 1(2), 32–47. <https://doi.org/10.33215/sbr.v1i2.583>
- Muhtarom, A., Syairozi, M. I., & Yonita, H. L. (2022). Analisis Persepsi Harga, Lokasi, Fasilitas, dan Kualitas Pelayanan terhadap Loyalitas Pelanggan Dimediasi Keputusan Pembelian. *Jurnal Ilmiah Ekonomi Dan Bisnis*, 10(S1), 391–402.
- Musyaffi, A. M., Khairunnisa, H., & Respati, D. K. (2021). *KONSEP DASAR STRUCTURAL EQUATION MODEL- PARTIAL LEAST SQUARE (SEM-PLS)*. [https://books.google.co.id/books?hl=id&lr=&id=KXpjEAAAQBAJ&oi=fnd&pg=PA3&dq=Konsep+Dasar+Structural+Equation+Model+Partial+Least+Square+\(SEM-PLS\)+Menggunakan+SmartPLS.+Pascal+Books.&ots=e0Zi55ul7G&sig=PECThOtcMXu54fWm7wX5-9tbrS0&redir_esc=y#v=onepage&q=Ko](https://books.google.co.id/books?hl=id&lr=&id=KXpjEAAAQBAJ&oi=fnd&pg=PA3&dq=Konsep+Dasar+Structural+Equation+Model+Partial+Least+Square+(SEM-PLS)+Menggunakan+SmartPLS.+Pascal+Books.&ots=e0Zi55ul7G&sig=PECThOtcMXu54fWm7wX5-9tbrS0&redir_esc=y#v=onepage&q=Ko)
- Nabila, D., & Dewi, A. S. (2023). Pengaruh Literasi Keuangan , Toleransi Risiko Keuangan , dan Karakteristik Demografi terhadap Perilaku Menabung Secara Teratur. *Jurnal Mirai Management*, 8(1), 223–231. <https://journal.stieamkop.ac.id/index.php/mirai/article/view/4073/2654>
- Nguyen, V. T., & Doan, M. D. (2020). The Correlation between Financial Literacy and Personal Saving Behavior in Vietnam. *Asian Economic and Financial Review*, 10(6), 590–603. <https://doi.org/10.18488/journal.aefr.2020.106.590.603>
- Ningsih, R. S., Sudarma, K., & Semarang, U. N. (2018). *The Effect of Family Environment and School Environment Towards Savings Behavior Through Self Control in High School Students in Purwodadi City , Grobogan Regency*. 7(82), 52–59.
- OJK. (2021). Strategi Nasional Literasi Keuangan Indonesia (SNLKI) 2021 - 2025. *Ojk.Go.Id*, 1–130. <https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/Strategi-Nasional-Literasi-Keuangan-Indonesia-2021-2025.aspx>
- Otto, A. (2009). *The Economic Psychology of Adolescent Saving*. June, 325. <https://ore.exeter.ac.uk/repository/bitstream/handle/10036/83873/OttoA.pdf>

- Pande, P., Dewi, R. A., Budiadnyani, N. P., & Frinabila, A. (2024). *Literasi Keuangan , Financial Planning Dan Financial Behavior : Faktor.* 13(4), 1025–1033.
- Pasaribu, R., Naibaho, P. S., Lidyawati, L., Manurung, Y., & Sitio, R. (2024). Harga, Kualitas Produk, dan Promosi dikaitkan Kepuasan Pengguna Rokok Sampoerna di Jakarta. *ECo-Fin,* 6(2), 198–207. <https://doi.org/10.32877/ef.v6i2.1306>
- Philosophy, L., & Shanmugam, T. (2022). Digital Financial Literacy Skills among Library and Information Science Professionals in Northeast India. A Study Article. *Library Philosophy and Practice (e-Journal) Libraries at University of Nebraska-Lincoln, January*, 11–15.
- Poniran, H., Tamsir, F., Nasikin Md Zain, N., Rina, A., & Rahman, A. (2022). Determinants of saving behaviour among university students in Selangor, Malaysia: Mediating role of self-spending control. *Selangor Business Review,* 7(2), 19–33. <https://sbr.journals.unisel.edu.my/ojs/index.php/sbr/article/view/109>
- Populix. (2023). *Indonesian Shopper Behavior on Promotion Week in the Face of Economic Uncertainty 2023.* <https://infobanknews.com/ekonomi-tak-pasti-67-masyarakat-malah-antusias-sambut-promosi-belanja-online/>
- Prasad, H., Meghawal, D., & Dayama, V. (2019). Digital Financial Literacy: A Study of Households of Udaipur. *The Journal of Business and Management,* v(1), 23–32. <https://doi.org/10.5772/intechopen.1002897>
- Prihatini, D., & Irianto, A. (2021). Pengaruh Literasi Keuangan dan Pengendalian Diri terhadap Perilaku Konsumtif Mahasiswa. *Jurnal Ecogen,* 4(1), 24. <https://doi.org/10.24036/jmpe.v4i1.11035>
- Purnama, R. (2021). Model perilaku pencarian informasi (analisis teori perilaku pencarian informasi menurut David Ellis). *Pustaka Karya : Jurnal Ilmiah Ilmu Perpustakaan Dan Informasi,* 9(1), 10. <https://doi.org/10.18592/pk.v9i1.5158>
- Putri, E. B., & Wahjudi, E. (2022). Pengaruh Literasi Finansial, Inklusi Keuangan, Teman Sebaya, dan Kontrol Diri terhadap Perilaku Menabung Mahasiswa. *Jurnal Pendidikan Akuntansi (JPAK),* 10(3), 217–231. <https://doi.org/10.26740/jpak.v10n3.p217-231>
- Qomariyah, A., Qibtiyah, G. A., Andesita, F., & Bemby, W. (2022). Financial Literacy, Impulsive Buying Behavior, and the Z-Gen. *Review of Integrative Business and Economics Research,* 11(2), 164–178. <https://www.proquest.com/scholarly-journals/financial-literacy-impulsive-buying-behavior-z/docview/2717879119/se-2>
- Rachma, E. A. (2019). THE EFFECT OF SELF CONTROL AND FINANCIAL LITERACY FOR STUDENT'S SAVING BEHAVIOR. *Economic Education Study Program,* 151, 10–17.

- Rahayu, R. (2022). Analisis Faktor-Faktor yang Mempengaruhi Tingkat Literasi Keuangan Digital- Studi pada Generasi Z di Indonesia. *Reviu Akuntansi Dan Bisnis Indonesia*, 6(1), 73–87. <https://doi.org/10.18196/rabin.v6i1.142682>
- Rahayu, R., Ali, S., Aulia, A., & Hidayah, R. (2022). The Current Digital Financial Literacy and Financial Behavior in Indonesian Millennial Generation. *Journal of Accounting and Investment*, 23(1), 78–94. <https://doi.org/10.18196/jai.v23i1.13205>
- Rahim Ariffin, M., Sulong, Z., & Abdullah, A. (2017). Students' Perception Towards Financial Literacy and Saving Behaviour. *World Applied Sciences Journal*, 35(10), 2194–2201. <https://doi.org/10.5829/idosi.wasj.2017.2194.2201>
- Rawi, J. D. N., Luthfianti, Y., & Widyaningsih, M. (2023). Pengaruh Theory Of Planned Behavior Terhadap Minat Menabung Mahasiswa Uin Rms Di Bank Syariah. *Jurnal Ekonomi Sakti*, 12(1A), 31–46.
- Rifnuputri, N. R., Gusaptono, R. H., & Heru, S. (2024). *Anallysis the Influence of Financial Literacy , Social Environment and Self- Control on Saving Behavior. III*(2), 191–202.
- Rikayanti, V. R., & Listiadi, A. (2020). Pengaruh Literasi Keuangan, Pembelajaran Manajemen Keuangan, dan Uang Saku Terhadap Perilaku Menabung. *Jurnal Pendidikan Akuntansi (JPAK)*, 8(3), 117–124. <https://doi.org/10.26740/jpak.v8n3.p29-36>
- Robertson-Rose, L. (2020). “Because My Father Told Me To”: Exploratory Insights into Parental Influence on the Retirement Savings Behavior of Adult Children. *Journal of Family and Economic Issues*, 41(2), 364–376. <https://doi.org/10.1007/s10834-019-09643-1>
- Salim, A. S., & Pamungkas, A. S. (2022). The Influence of Financial Literacy, Parental Socialization, and Peer Influences on Saving Behavior. *Proceedings of the 3rd Tarumanagara International Conference on the Applications of Social Sciences and Humanities (TICASH 2021)*, 655(Icebm 2021), 560–566. <https://doi.org/10.2991/assehr.k.220404.217>
- Setiawan, M., Effendi, N., Santoso, T., Dewi, V. I., & Sapulette, M. S. (2022a). Digital financial literacy, current behavior of saving and spending and its future foresight. *Economics of Innovation and New Technology*, 31(4), 320–338. <https://doi.org/10.1080/10438599.2020.1799142>
- Setiawan, M., Effendi, N., Santoso, T., Dewi, V. I., & Sapulette, M. S. (2022b). Digital financial literacy, current behavior of saving and spending and its future foresight. *Economics of Innovation and New Technology*, 31(4), 320–338. <https://doi.org/10.1080/10438599.2020.1799142>
- Setyawan, R. A., & Atapukan, W. F. (2018). Pengukuran Usability Website E-Commerce Sambal Nyoss Menggunakan Metode Skala Likert. *Compiler*, 7(1),

- 54–61. <https://doi.org/10.28989/compiler.v7i1.254>
- Setyowati, E., Zulaihati, S., & Fauzi, A. (2023). *The Effect of Financial Literacy and Peers towards Saving Behavior with Self-Control as Mediating Variable of Undergraduate Students of Jakarta State University*. 1(2019), 61–71.
- Shefrin, H. M., & Thaler, R. H. (1988). The Behavioral Life-Cycle Hypothesis. *Economic Inquiry*, 26(4), 609–643. <https://doi.org/10.1111/j.1465-7295.1988.tb01520.x>
- Sirsch, U., Zupan, M., Levec, K., & Friedlmeier, M. (2020). *Does Parental Financial Socialization for Emerging Adults Matter? The Case of Austrian and Slovene First-Year University Students*. 8(6), 509–520. <https://doi.org/10.1177/2167696819882178>
- Stavrova, O., Pronk, T., & Kokkoris, M. D. (2020). Finding meaning in self-control: The effect of self-control on the perception of meaning in life. *Self and Identity*, 19(2), 201–218. <https://doi.org/10.1080/15298868.2018.1558107>
- Sturgeon, T. J. (2021). Upgrading strategies for the digital economy. *Global Strategy Journal*, 11(1), 34–57. <https://doi.org/10.1002/gsj.1364>
- Suryanti, R., Setyawan, W., & Nopiana, U. D. (2021). *FAKTOR-FAKTOR YANG MEMPENGARUHI SAVING BEHAVIOR GENERASI MILLENIAL*. 1, 47–58.
- Suyanto, S., Setiawan, D., & ... (2021). The Impact of Financial Socialization and Financial Literacy on Financial Behaviors: An Empirical Study in Indonesia. *The Journal of Asian ...*, 8(7), 169–180. <https://doi.org/10.13106/jafeb.2021.vol8.no7.0169>
- Thaler, R. H., & Benartzi, S. (2004). *Save More Tomorrow™ : Using Behavioral Economics to Increase Employee Saving Author (s) : Richard H. Thaler and Shlomo Benartzi Source : Journal of Political Economy , Vol. 112 , No . S1 , Papers in Honor of Sherwin Rosen : A Supplement to Volume 112*. 112(May 2025).
- Topa, G., Hernández-Solís, M., & Zappalà, S. (2018). Financial management behavior among young adults: The role of need for cognitive closure in a three-wave moderated mediation model. *Frontiers in Psychology*, 9(NOV), 1–10. <https://doi.org/10.3389/fpsyg.2018.02419>
- Trzcińska, A., Sekścińska, K., & Maison, D. (2021). The role of self-control and regulatory foci in money-saving behaviours among children. *Current Psychology*, 40(1), 344–354. <https://doi.org/10.1007/s12144-018-9944-1>
- Tung, C. M., Kai, C. Y., Nie, F. S., Chiun, L. W., & Tsen, T. C. (2012). *DETERMINANTS OF SAVING BEHAVIOUR AMONG THE UNIVERSITY STUDENTS IN MALAYSIA BY TAN CHANG TSEN A research project submitted in partial fulfillment of the requirement for the degree of BACHELOR OF COMMERCE (HONS) ACCOUNTING FACULTY OF BUSINESS AND FINANCE. May*.

- Tyas, A. R., & Rahmawati, I. Y. (2021). Faktor-Faktor Yang Memengaruhi Perilaku Menabung Di Kalangan Mahasiswa (Studi Pada Mahasiswa Fakultas Ekonomi dan Bisnis di Universitas Muhammadiyah Purwokerto, Universitas Jendral Soedirman dan Universitas Wijaya Kusuma). *Master: Jurnal Manajemen Dan Bisnis Terapan*, 1(1), 11. <https://doi.org/10.30595/jmbt.v1i1.10402>
- Wahyu, D., Sari, P., & Anwar, M. (2021). Pengaruh Literasi Keuangan Terhadap Perilaku Menabung Dengan Self Control Sebagai Variabel Mediasi Pada Mahasiswa S1 FEB UPN “Veteran” Jawa Timur. *SEIKO: Journal of Management & Business*, 5(4), 81–92.
- Wardani, P. D., & Susanti. (2019). Pengaruh Kontrol Diri, Religiusitas, Literasi Keuangan, Inklusi Keuangan terhadap Perilaku Menabung di Bank Syariah Mahasiswa Universitas Islam Negeri Sunan Ampel Surabaya. *Jurnal Pendidikan Akuntansi*, 7(2), 189–196.
- Waruwu, M. (2023). Pendekatan Penelitian Pendidikan: Metode Penelitian Kualitatif, Metode Penelitian Kuantitatif dan Metode Penelitian Kombinasi (Mixed Method). *Bhineka Tunggal Ika: Kajian Teori Dan Praktik Pendidikan PKn*, 7(2), 99–113. <https://doi.org/10.36706/jbti.v9i2.18333>
- Widiantara, M., & Suryadi, G. I. (2019). *Model Development of Savings Behavior for Bali State Polytechnic Students*. 354(iCASTSS), 149–153.
- Worang, J. J. K. J., Tulung, J. E., & Pandowo, M. H. C. (2022). The Influence of Financial Literacy and Financial Inclusion on Saving Behavior in Manado. *Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 10(4), 893–902.
- Wysokińska, Z. (2021). A review of the impact of the digital transformation on the global and European economy. *Comparative Economic Research*, 24(3), 75–92. <https://doi.org/10.18778/1508-2008.24.22>
- Yadav, M., & Banerji, P. (2023). A bibliometric analysis of digital financial literacy. *American Journal of Business*, 38(3), 91–111. <https://doi.org/10.1108/ajb-11-2022-0186>
- Yahaya, R., Zainol, Z., Abidin, J. H. O. @ Z., & Ismail, R. (2019). The Effect of Financial Knowledge and Financial Attitudes on Financial Behavior among University Students. *International Journal of Academic Research in Business and Social Sciences*, 9(8), 22–32. <https://doi.org/10.6007/ijarbss/v9-i8/6205>
- Young, J., Hudson, C. R., & Copeland, C. (2024). Factors Mediating the Association between Financial Socialization and Well-Being: An African American Perspective. *Financial Services Review*, 32(2), 53–76. <https://doi.org/10.61190/fsr.v32i2.3513>
- Yue, A., & Zhu, F. (2019). *Children and Youth Services Review School financial education and parental financial socialization : Findings from a sample of Hong Kong adolescents*. 107(October).

<https://doi.org/10.1016/j.childyouth.2019.104532>

Zeleke, A. T., & Endris, A. K. (2019). *Household Saving Behavior and Determinants of Savings in Financial Institutions : The Case of Derra District , Oromia Region ,* 10(23), 20–27.

Zulaika, M. D. S., & Listiadi, A. (2020). Literasi Keuangan, Uang Saku, Kontrol Diri, dan Teman Sebaya Terhadap Perilaku Menabung Mahasiswa. *Ekuitas: Jurnal Pendidikan Ekonomi*, 8(2), 137–146.
<https://ejournal.undiksha.ac.id/index.php/EKU>

