

DAFTAR PUSTAKA

- Abdallah, W., Tfaily, F., & Harraf, A. (2024). The Impact Of Digital Financial Literacy On Financial Behavior: Customers' Perspective. *Competitiveness Review*, 35(2), 347–370. <https://doi.org/10.1108/CR-11-2023-0297>
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 53(1), 51–58.
- Alfiany, D. E., & Sutrisno, S. (2025). The Effect of Financial Literacy, Overconfidence, and Fear of Missing Out (FOMO) on Financial Behavior and Financial Decisions of Sky Players: Children of the Light. *International Journal of Economics, Business and Management Research*, 09(01), 196–209. <https://doi.org/10.51505/ijebmr.2025.9114>
- Aryan, L. A., Alsharif, A., Alquqa, E. K., Al Ebbini, M. M., Alzboun, N., Alshurideh, M. T., & Al-Hawary, S. I. S. (2024). How Digital Financial Literacy Impacts Financial Behavior In Jordanian Millennial Generation. *International Journal of Data and Network Science*, 8(1), 117–124. <https://doi.org/10.5267/j.ijdns.2023.10.011>
- Averill, J. R. (1973). Personal Control over Aversive Stimuli And Its Relationship To Stress. *Psychological Bulletin*, 80(4), 286–303.
- Azizah, A. N., Susilaningsih, & Noviani, L. (2024). The Influence of Financial Knowledge, Parental Financial Socialization, and Fear of Missing Out (FOMO) on The Financial Behavior of Gen Z students in Indonesia : Examining The Moderating Role of Gender. *Jurnal Kependidikan: Jurnal Hasil Penelitian Dan Kajian Kepustakaan Di Bidang Pendidikan, Pengajaran Dan Pembelajaran*, 10(4), 1742–1752.
- Barry, C. T., & Wong, M. Y. (2020). Fear Of Missing Out (Fomo): A Generational Phenomenon or An Individual Difference? *Journal of Social and Personal Relationships*, 37(12), 2952–2966. <https://doi.org/10.1177/0265407520945394>
- Bartosiak, A., Lee, J. E., & Loibl, C. (2025). Fear of Missing Out, Social Media Influencers, and The social, Psychological and Financial Wellbeing of Young Consumers. *PLoS ONE*, 20(4 April), 1–22. <https://doi.org/10.1371/journal.pone.0319034>
- Baumeister, R. F., Vohs, K. D., & Tice, D. M. (2007). *Strength Model of Self-Control*(CDPO2009).pdf. 16(6), 351–355.
- Chandra, W., & Pamungkas, A. S. (2023). The Influence of Attitude Toward Money , Locus of Control, Financial Self-Efficacy and Self-Control on Financial Management Behavior. *International Journal of Application on Economics and Business (IJAEB)*, 1(1), 578–587.
- Clarence, J., & Pertiwi, D. (2023). Financial Management Behavior Among Students: the Influence of Digital Financial Literacy. *International Journal of Financial and Investment Studies (IJFIS)*, 4(1), 9–16. <https://doi.org/10.9744/ijfis.4.1.9-16>
- Dewmini, E. A. T., Wijekumara, J. M. N., & Sugathadasa, D. D. K. (2023). Digital Financial Literacy on Financial Behaviour Among Management Undergraduates

- of State Universities in Sri Lanka. *Journal of Management Matters*, 10(2), 73–89. <https://doi.org/10.4038/jmm.v10i2.56>
- Dini, N. A. A., & Purnamasari, P. E. (2026). The Influence of Fear of Missing Out (FOMO), Financial Attitude, and Income Level on Financial Behavior with Self-Control Moderation (A Study on K-Pop Fans of Multi Fandom). *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, 9(1), 7786–7799.
- Ekofani, A. R. R., & Paramita, R. A. S. (2023). Pengaruh Literasi Keuangan, Gaya Hidup, Kontrol Diri, dan Sikap Keuangan terhadap Pengelolaan Keuangan FEB UNESA. *ARBITRASE: Journal of Economics and Accounting*, 4(1), 60–69. <https://doi.org/10.47065/arbitrase.v4i1.1022>
- Elvira, D. C., & Ryanto, F. R. (2025). The Influence of Financial Literacy, FOMO Lifestyle, and Financial Attitude on Financial Management: A Case Study of University Students in Pontianak City. *Electronic Journal of Education, Social Economics and Technology*, 6(2), 1–8.
- Festinger, L. (1954). A Theory of Social Comparison Processes. *Human Relations*, 7(1954), 117–140.
- Gowon, M. (2025). *The Influence of Financial Literacy , Fear of Missing Out (FoMO), and E-Wallet Use on Student Financial Behavior (A Case Study of Accounting Students from the 2021-2024 Cohort at Jambi University)*. 3(3), 397–405.
- Habib, S., & Almamy, A. (2025). Impact of FOMO on Social Media Engagement and Impulse Buying of Lifestyle Products: Mediation Analysis. *Journal of Innovative Digital Transformation*, 2(2), 176–195. <https://doi.org/10.1108/jidt-01-2025-0004>
- Hayati, A. F., & Syofyan, R. (2021). Analysis of Student Digital Financial Literacy in the Era of Industrial Revolution 4.0. *Advances in Economics, Business and Management Research*, 192, 180–184.
- Hernandez-Perez, J., & Cruz Rambaud, S. (2025). Uncovering The Factors of Financial Well-Being: The Role of Self-Control, Self-Efficacy, and Financial Hardship. *Future Business Journal*, 11(1). <https://doi.org/10.1186/s43093-025-00498-7>
- Hernawati, R., & Manek, A. M. (2025). Peran Literasi Keuangan Dalam Memoderasi Pengaruh Doom Spending Dan Fear of Missing Out Terhadap Perilaku Pengelolaan Keuangan Generasi Z Di Kota Kupang. *Analisis*, 15(02), 352–374. <https://doi.org/10.37478/als.v15i02.5456>
- Kaddouhah, M. (2024). An Economic Definition of ‘Fear of Missing Out’ (FOMO). *Finance Research Letters*, 63(February), 105344. <https://doi.org/10.1016/j.frl.2024.105344>
- Khoirunnisaa, J., & Johan, I. R. (2020). The Effects of Financial Literacy and Self-Control towards Financial Behavior among High School Students in Bogor. *Journal of Consumer Sciences*, 5(2), 73–86. <https://doi.org/10.29244/jcs.5.2.73-86>
- Low, K. C., Chong, S. L., Mohamad, S. S., & Arshad, R. (2023). Digital Financial Literacy Among Young Adults in Malaysia. *European Proceedings of Social and Behavioural Sciences*. <https://doi.org/10.15405/epsbs.2023.11.02.29>
- 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>
- Lyons, A. C., & Kass-Hanna, J. (2021). A Methodological Overview to Defining and Measuring “Digital” Financial Literacy. *FORTHCOMING: Financial Planning Review*, 1(217), 0–27.
- Maghfiroh, E. L., & Dwiridotjahjono, J. (2023). Pengaruh Literasi Keuangan, Life Style, Financial Attitude dan Self-Control terhadap Financial Management Behavior. *JIABI: Jurnal Ilmiah Administrasi Bisnis Dan Inovasi*, 7(1), 99–114.
- Morgan, P. J., Huang, B., & Trinh, L. Q. (2020). *The Need to Promote Digital Financial Literacy for the Digital Age*. 1–7.
- Mpaata, E., Kyambade, M., Matovu, A., & Naigwe, J. (2025). Impact of social influence, financial literacy, and self-control on saving behavior among micro and small enterprise owners in Uganda. *Cogent Psychology*, 12(1). <https://doi.org/10.1080/23311908.2025.2471703>
- Mu’awiyah, S., & Jurana. (2025). Financial Behavior Patterns ff Generation Z: Netnographic Analysis of The Fear Of Missing Out (Fomo) Phenomenon. *Journal of Tourism Economics and Policy*, 23–34.
- Mustikasari, A., & Septina, F. (2023). Pengaruh Literasi Keuangan, Impulsive Buying, dan Pengendalian Diri terhadap Pengelolaan Keuangan Pribadi Mahasiswa Jurusan Akuntansi Universitas Ciputra. *JAE: Jurnal Akuntansi Dan Ekonomi*, 8(2). <https://doi.org/10.29407/jae.v8i2.20179>
- Noormansyah, I., & Putri, F. (2024). Pengaruh Pengetahuan Keuangan, Perilaku Konsumtif, Kontrol Diri Terhadap Perilaku Pengelolaan Keuangan Pada Penggemar K-Pop di Jakarta. *E-Bisnis : Jurnal Ilmiah Ekonomi Dan Bisnis*, 17(2), 250–262. <https://doi.org/10.51903/e-bisnis.v17i2.2082>
- Nurfadzilah, R., & Setyaningrum, K. (2025). Pengaruh Literasi Keuangan dan Gaya Hidup Terhadap Pengelolaan Keuangan Mahasiswa. *Jurnal Akuntansi, Ekonomi Dan Manajemen Bisnis*, 5(3), 655–665. <https://doi.org/10.55606/jaemb.v5i3.7784>
- Nurjanah, R., Asti, E. G., Rafikah, I., & Istiqomah, A. (2024). Implikasi Kontrol Diri, Kecerdasan Spiritual dan Literasi Keuangan dalam Pengelolaan Keuangan. *Owner*, 8(2), 1439–1450. <https://doi.org/10.33395/owner.v8i2.2202>
- Nurkholik, A. (2023). Trends in Digital Financial Literacy Research on the Indonesian Millennial Generation: A Systematic Literature Review. *RSF Conference Proceeding Series: Business, Management and Social Science*, 3(3).
- Pratitrasari, K. R., & Yuhertiana, I. (2024). Pengaruh Digital Financial Literacy Terhadap Perilaku Keuangan Masyarakat Kota Gresik. *El-Mal: Jurnal Kajian Ekonomi & Bisnis Islam*, 5(11), 4529–4543.
- Prawitasari, D., Kadarningsih, A., & Ahmad, M. (2025). Financial Behavior of Gen Z Students : Digital Lifestyle , FoMo , and Financial Literacy. *SOLUSI: Jurnal Ilmiah Bidang Ilmu Ekonomi Vol.*, 23(3), 475–487. <https://doi.org/10.26623/slsi.v23i3.12359>
- Przybylski, A. K., Murayama, K., Dehaan, C. R., & Gladwell, V. (2013). Motivational, Emotional, and Behavioral Correlates of Fear of Missing Out. *Computers in*

- Human Behavior*, 29(4), 1841–1848. <https://doi.org/10.1016/j.chb.2013.02.014>
- Putri, A. A., Burhanuddin, & Wardani, L. (2023). Pengaruh Literasi Digital dan Literasi Keuangan Terhadap Perilaku Keuangan (Studi Kasus pada Mahasiswa Jurusan Manajemen Fakultas Ekonomi dan Bisnis Universitas Mataram Angkatan 2019). *Jurnal Keuangan Jurusan Manajemen Fakultas Ekonomi Dan Bisnis Universitas Mataram*, 1(2), 12–18.
- Putri, A. P. (2025). The Role of Digital Financial Literacy in Moderating the Relationship between Digital Payment Usage and Students' Financial Management Behavior. *Greenomika*, 7(1), 55–66. <https://doi.org/10.55732/unu.gnk.2025.07.1.6>
- Rahardjo, L. K. D., & Soetjiningsih, C. H. (2022). Fear of Missing Out (FOMO) dengan Kecanduan Media Sosial pada Mahasiswa. *Bulletin of Counseling and Psychotherapy*, 4(3), 460–465. <https://doi.org/10.51214/bocp.v4i3.328>
- 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>
- Ramizah, A., & Rahayu, R. (2025). Pengaruh Digital Financial Literacy, Impulsivity, Self-Efficacy Terhadap Financial Wellbeing Dengan Financial Behavior Sebagai Mediasi. *Management Studies and Entrepreneurship Journal (MSEJ)*, 7(3), 2107–2119. <https://journal.yrpiiku.com/index.php/msej/about/contact>
- Respati, D. K., Widyastuti, U., Nuryati, T., Musyaffi, A. M., Handayani, B. D., & Ali, N. R. (2023). How do students' digital financial literacy and financial confidence influence their financial behavior and financial well-being? *Nurture*, 17(2), 40–50. <https://doi.org/10.55951/nurture.v17i2.154>
- Rey-Ares, L., Fernández-López, S., Castro-González, S., & Rodeiro-Pazos, D. (2021). Does Self-Control Constitute a Driver of Millennials' Financial Behaviors and Attitudes? *Journal of Behavioral and Experimental Economics*, 93. <https://doi.org/10.1016/j.socec.2021.101702>
- Rohim, A. M., Haryono, A., & Wardoyo, C. (2022). The Effect of Financial Education, Financial Literature, and Self-Control on Financial Management Through Consumption Rationality. *Journal of Economics Education and Entrepreneurship*, 3(1), 1–17.
- Rotua, L., Simbolon, B., Suriyanti, L. H., & Samsiah, S. (2025). Pengaruh Literasi Keuangan Digital , Literasi Keuangan , dan Sosialisasi Keuangan Terhadap Perilaku Keuangan. 5942, 560–574.
- Samosir, G., Pramono, C., & Ardian, N. (2026). The Impact Of Tiktok Social Media Usage , Fear Of Missing Out (Fomo) Behavior , And Financial Literacy On Personal Financial Management Among UNPAB Management Students Of The 2022 Cohort. *Jurnal Fokus Manajemen*, 6(2), 677–686.
- Sampoerno, A. E., & Asandimitra, N. (2021). The influence of financial literacy, income, hedonistic lifestyle, self-control, and risk tolerance on financial management behavior among millennials. *Jurnal Ilmu Manajemen*, 9(3), 1002–

- Sari, W. P., & Nikmah. (2023). Pengaruh Literasi Keuangan, Financialo Technology, Pendidikan Keuangan di Keluarga dan Pengendalian Diri terhadap Perilaku Keuangan Mahasiswa. *JIMEA: Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)*, 7(3), 1592–1608.
- Setiawan, M., Effendi, N., Santoso, T., Dewi, V. I., & Sapulette, M. S. (2020). Digital Financial Literacy , Current Behavior of Saving and Spending and Its Future Foresight. *Economics of Innovation and New Technology*, 0(0), 1–19. <https://doi.org/10.1080/10438599.2020.1799142>
- Shinu, & Mullappallykayamkulath, M. A. (2022). Digital Financial Literacy and its Impact on the Financial Well-Being of Small and Medium-Sized Industries. *KnE Social Sciences*, 12(3), 10–16. <https://doi.org/10.18502/kss.v7i19.12455>
- Suprpto, Y., Valentina, S., & Haryanto, H. (2025). Gen-Z financial keys: the impact of self-control and financial literacy mediated financial behavior. *Manajemen Dan Bisnis*, 24(2), 453–466. <https://doi.org/10.24123/mabis.v24i2.974>
- Suwatno, S., Waspada, I. P., & Mulyani, H. (2020). Meningkatkan Perilaku Pengelolaan Keuangan Mahasiswa Melalui Financial Literacy dan Financial Sel Efficacy. *Jurnal Pendidikan Akuntansi & Keuangan*, 8(1), 87–96. <https://doi.org/10.17509/jpak.v8i1.21938>
- Tangney, J. P., Boone, A. L., & Baumeister, R. F. (2004). High Self-Control Predicts Good Adjustment, Less Pathology, Better Grades, and Interpersonal Success. *Self-Regulation and Self-Control: Selected Works of Roy F. Baumeister*, (April 2004), 173–212. <https://doi.org/10.4324/9781315175775>
- Tony, N., & Desai, K. (2020). Impact of Digital Financial Literacy on Digital Financial Inclusion. *International Journal of Scinentific & Technology Research*, 9(01), 1911–1915.
- Urbaz, L. (2025). *The Role of FOMO in Generation Z 's Financial Decision Making*.
- Van Raaij, F., Riitsalu, L., & Pöder, K. (2023). Direct and Indirect Effects of Self-Control and Future Time Perspective on Financial Well-Being. *Journal of Economic Psychology*, 99. <https://doi.org/10.1016/j.joep.2023.102667>
- Wibowo, V., Sabatini, E., & Wardani, P. (2025). Konsekuensi Pengendalian Diri dalam Hubungan Literasi Keuangan Digital terhadap Perilaku Keuangan. *AKUA: Jurnal Akuntansi Dan Keuangan*, 4(3), 556–565. <https://doi.org/10.54259/akua.v4i3.5360>
- Widiantari, G. A. A. P. R., & Dewi, G. A. K. R. S. (2024). Pengaruh Literasi Keuangan, Kontrol Diri dan Perilaku FoMO terhadap Perilaku Pengelolaan Keuangan (Studi Kasus Mahasiswa Prodi Akuntansi FE Undiksha). *Vokasi: Jurnal Riset Akuntansi*, 13(1), 82–92. <https://doi.org/10.23887/vjra.v13i1.75485>
- Wijayanto, J., Todingbua, M. A., & Jaya, A. (2025). The Effect of Fear Of Missing Out and Financial Literacy on Student Financial Behavior. *Primanomics: Jurnal Ekonomi Dan Bisnis*, 23(2), 1–10.
- Wulansari, D. D., Safitri, H., & Haryanto, D. (2026). The Impact of Hedonistic Lifestyle, FOMO, and Financial Literacy on Personal Financial Management

Among Gen Z Students in Pontianak with Self-Control as A Moderating Variable. *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, 9(1), 9222–9236.

Yulianti, Witarsa, & Maria, U. (2025). Pengaruh Self Control Dan Literasi Keuangan Terhadap Pengelolaan Keuangan Mahasiswa Pendidikan Ekonomi Fkip Untan. *Jurnal Pendidikan Dan Pembelajaran*, 14, 2715–2723.

Yuliyanti, L., & Muntashofi, B. (2025). Literasi Keuangan Digital dan Perilaku Pengelolaan Keuangan Sebagai Pendorong Keputusan Investasi. *Jurnal Pendidikan Akuntansi Indonesia*, 23(2), 37–46.

Zahari, Y. K., Sakti, R. A., Basit, A., & Knight, O. W. (2025). Financial Literacy , Financial Attitudes , and Self-Control Towards Financial Management Practice in MSME In West Nusa Tenggara. *Jurnal Magister Ekonomi Syariah*, 4(1), 721–737.

Zuniarti, M., & Rachmawati. (2021). Pengaruh Pembelajaran Akuntansi Keuangan, Pendidikan Keuangan Keluarga, Kontrol Diri Terhadap Manajemen Keuangan Mahasiswa Dengan Literasi Keuangan sebagai Moderating. *Akuntabel*, 18(3), 479–489.



Intelligentia - Dignitas