

## DAFTAR REFERENSI

- Addin, M. M., Nayebzadeh, S., Taft, M. K., & Sadrabadi, M. M. M. (2013). Financial strategies and investigating the relationship among financial literacy , financial well-being , and financial worry. *European Online Journal of Natural and Social Sciences*, 2(3), 1279–1289.
- Ajzen, I. (1985). From Intentions to Actions: A Theory of Planned Behavior.
- (1991). *The Theory of Planned Behavior. Organization Behavior and Human Decision Processes*, 50, 179–211.
- (2005). *Attitudes, Personality And Behavior* (Second Ed.). New York: Open University Press - McGraw-Hill Education
- Akmal, H., & Saputra, Y. E. (2016). Analisis Tingkat Literasi Keuangan. *Jurnal Ekonomi dan Bisnis Islam*, 1(2), 235–244.
- Anugrah, Rizky.(2018).Pengaruh Literasi Keuangan Dan Sikap Keuangan Terhadap Perilaku Pengelolaan Keuangan Masyarakat Dengan Niat Sebagai Variabel Intervening.(Skripsi).UIN Alauddin,Makassar
- Amanita Novi Yushita (2017), *Pentingnya Literasi Keuangan Bagi Pengelolaan Keuangan Pribadi*, Jurnal nominal/ volume VI, No. 1. 2017, h,18-20
- Arianti, B. F. (2020). Pengaruh Pendapatan Dan Perilaku Keuangan Terhadap Literasi Keuangan Melalui Keputusan Berinvestasi Sebagai Variabel Intervening. *Jurnal Akuntansi*, 10(1), 13–36. <https://doi.org/10.33369/j.akuntansi.10.1.13-36>
- Arifin, A. Z., Kevin, & Siswanto, H. P. (2017). The Influence Of Financial Knowledge, Financial Confidence, And Income on Financial Behavior Among The Workforce In Jakarta. *Jurnal Ilmiah Manajemen*, VII(1), 37–47.
- Asep Hermawan dan Husna Leila Yusran. 2017. Penelitian Bisnis Pendekatan Kuantitatif. Depok: Kencana.
- Atkinson, A., & Messy, F. (2012). *Measuring Financial Literacy: Results The OECD/ International Network ON Financial Education (INFE) Pilot Study*. Paris: OECD.<https://doi.org/http://dx.doi.org/10.1787/5k9csfs90fr4-en>

- Chandra, J. W., & Memarista, G. (2015). Faktor-Faktor yang Mempengaruhi Financial Satisfaction pada Mahasiswa Universitas Kristen Petra. *FINESTA*, 3(2), 1–6.
- Chatterjee, D., Kumar, M., & Dayma, K. K. (2018). Income Security, Social Comparisons and Materialism Determinants of Subjective Financial Wellbeing. *International Journal of Bank Marketing*. <https://doi.org/10.1108/IJBM-04-2018-0096>
- Akben-Selcuk, E. (2015). *Factors Influencing College Students' Financial Behaviors in Turkey: Evidence from a National Survey*. *International Journal of Economics and Finance*, 7(6), 87–94. <https://doi.org/10.5539/ijef.v7n6p87>.
- Erika, V. (2019). *Pengaruh Literasi Keuangan Terhadap Pengelolaan Keuangan Mahasiswa Prodi Manajemen Fakultas Ekonomi Dan Bisnis UMSU*. Fakultas Ekonomi dan Bisnis, Universitas Muhamamdiyah Sumatera Utara.
- Falahati, L., & Paim, L. (2011). Gender Differences In Financial Well-Being Among College Students. *Australian Journal of Basic and Applied Sciences*, 5(9), 1765–1776
- Falahati, L., Sabri, M. F., & Paim, L. H. (2012). *Assessment A Model of Financial Satisfaction Predictors: Examining The Mediate Effect of Financial Behavior and Financial Strain*. *World Applied Sciences*
- Feriyansah, E. (2015). Pengaruh Pendapatan Suami dan Pendapatan Istri Terhadap Ekonomi Keluarga. *Skripsi*. Universitas Islam Negeri Walisongo.
- Garg, N., & Singh, S. (2018). Financial Literacy Among Youth. *International Journal of Social Economics*, 45(1), 173–186. <https://doi.org/10.1108/IJSE-11-2016-0303>
- Gerrans, P., Speelman, C. P., & Campitelli, G. J. (2013). The Relationship Between Personal Financial Wellness and Financial Wellbeing : A Structural Equation Modelling Approach. *Edith Cowan University Research Online*, 35, 145–160. <https://doi.org/10.1007/s10834-013-9358-z>
- Ghozali, Imam. 2016. *Aplikasi Analisis Multivariete Dengan Program IBM SPSS* 23 (Edisi 8). Cetakan ke VIII. Semarang : Badan Penerbit Universitas Diponegoro.
- 2018. *Aplikasi Analisis Multivariete Dengan Program IBM SPSS 25* (Edisi 8). Cetakan ke VIII. Semarang : Badan Penerbit Universitas Diponegoro

- Ghozali, Imam, Hengky Latan. 2015. Konsep, Teknik, Aplikasi Menggunakan Smart PLS 3.0 Untuk Penelitian Empiris. BP Undip. SemarangHarnanto. 2017. Akuntansi Biaya: Sistem Biaya Historis. Yogyakarta: BPFE
- Gutter, M. S., & Copur, Z. (2011). Financial Behaviors and Financial Well-Being of College Students : Evidence from a National Survey. *Journal of Family and Economic Issues*, 32, 699–714. <https://doi.org/10.1007/s10834-011-9255-2>
- Herlindawati, D. (2015). Pengaruh Kontrol Diri, Jenis Kelamin, Dan Pendapatan Terhadap Pengelolaan Keuangan Pribadi Mahasiswa Pascasarjana Universitas Negeri Surabaya. *Jurnal Ekonomi Pendidikan dan Kewirausahaan*, 3(1), 158–169.
- Herdjono, I., & Damanik, L. A. (2016). Pengaruh Financial Attitude, Financial Knowledge, Parental Income Terhadap Financial Management Behavior. *Jurnal Manajemen Teori dan Terapan*, 9(3), 226–241.
- Hidayah, A. P. N., Purbawangsa, I. B. A., & Abundanti, N. (2021). Pengaruh Literasi Keuangan, Perencanaan Keuangan Dan Pendapatan Terhadap Kesejahteraan Keuangan Guru Perempuan Di Kota Denpasar. *E-Jurnal Manajemen Universitas Udayana*, 10(7), 672.
- Humaira, I. 2017. Pengaruh Pengetahuan Keuangan, Sikap Keuangan dan Kepribadian Terhadap Perilaku Manajemen Keuangan Pada Pelaku UMKM Sentra Kerajinan Batik Di Bantal. Jurnal Akuntansi Universitas Yogyakarta.
- Huston, S. J. (2010). Measuring Financial Literacy. *The Journal Of Consumer Affairs*, 44(2), 296–316.
- Irene & Lady Angela, Pengaruh *financial attitude, financial knowledge, parental income* terhadap *financial management behavior*, jurnal, Universitas Musamus, 2016
- Irene Herdjono, Lady Angela Damanik, *Pengeruh Financial Attitude, Financial Knowledge, Parental Income Terhadap Financial Management Behavior*, Jurnal Manajemen Teori dan Terapan Tahun 9. No. 3, 2016, h. 229.
- Islamia, A., Wiryaningtyas, D.P., & Subaida, I., (2022). Pengaruh Literasi Keuangan Dan Sikap Keuangan Terhadap Pengelolaan Keuangan Dan Inklusi Keuangan Sebagai Variabel Intervening Di Masa Pandemi Pada Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Abdurachman Saleh Situbondo. *Jurnal Mahasiswa Entrepreneur (JME)*, 1676-1689
- Joo, S. (2008). Personal Financial Wellness. In J. J. Xiao (Ed.), *Handbook of Consumer Finance Research* (hal. 21–22). Rhode Island: University of Rhode Island.

- Kannadhasan, M. (2009). Capital Budgeting in Corporate Sector - A Case Study. *Bharathidasan Institute of Management (BIM), Trichy*. Diambil dari <http://ssrn.com/abstract=1819353>
- Kartini, & Nuansari, S. D. (2018). Analisis Tingkat Financial Literacy Dan Financial Behavior Karyawan RSUD Pare. *Jurnal Riset Manajemen*, 5(1), 1–16
- Kholilah, N. Al, & Iramani, R. (2013). Studi Financial Management Behavior Pada Masyarakat Surabaya. *Journal of Business and Banking*, 3(1), 69–8
- Kumanireng, Natalia Sigo, And Haryati Setyorini. 2022. “The Effect Of Financial Literacy, Income And Financial Attitudes On Family Financial Management For Low Income People.” *Journal Of Finance And Business Digital* 1(4):349–66.
- Landang, R. D., Widnyana, I. W., & Sukadana, I. W. (2021). Pengaruh Literasi Keuangan, Perilaku Keuangan, Dan Pendapatan Terhadap Keputusan Berinvestasi. *Jurnal EMAS*, 2, 51–70.
- Lusardi, A., Mitchell, O. S., & Curto, V. (2014). Financial Literacy among the Young. *The Journal Of Consumer Affairs*, 44(2), 358–380.
- Loke, Y. (2017). The Influence Of Socio-Demographic and Financial Knowledge Factors On Financial Management Practices Of Malaysians. *International Journal of Business and Society*, 18(1), 33–50.
- Mahdzan, N. S., & Tabiani, S. (2013). The Impact of Financial Literacy on Individual Saving: An Exploratory Study in the Malaysian Context. *Transformations in Business and Economics*, 12(1), 41–55.
- Mardahleni, M. (2020). Pengaruh Pengetahuan Keuangan Dan Kepribadian Terhadap Perilaku Ma Najemen Keuangan (Studi Pada Rumah Tangga Di Nagari Persiapan Anam Koto Utara Kecamatan Kinali Kabupaten Pasaman Barat). *Jurnal Apresiasi Ekonomi*, 8(3), 511–520.
- Muir, K., Hamilton, M., J.H, M., A., S., & Saunders, P. (2017). *Exploring Financial Wellbeing In The Australian Context*. Australia
- Mohamed, N. A. (2017). Financial Socialization: A Cornerstone for Young Employees' Financial Well-Being. *Reports on Economics and Finance*, 3(1), 15–35. <https://doi.org/https://doi.org/10.12988/ref.2017.711>
- Nababan, D., & Sadalia, I. (2012). Analisis Personal Financial Literacy Dan Financial Behavior Mahasiswa Strata I Fakultas Ekonomi Universitas Sumatra Utara. *Universitas Sumatra Utara*, 1–16

- Narindra Mandala, Wiagustini .2017. Pengaruh Variabel Sosial Ekonomi, Demografi, dan IPK terhadap Financial Literacy.(Studi Kasus terhadap Mahasiswa Magister Manajemen di Universitas Udayana). E Jurnal Ekonomi dan Bisnis Universitas Udayana 6.12 (2017).4225-4254
- Qamar, M. A. J., Khemta, M. A. N., & Jamil, H. (2016). How Knowledge And Financial Self-Efficacy Moderate The Relationship Between Money Attitudes And Personal Financial Management Behavior. *European Online Journal of Natural and Social Sciences*, 5(2), 296–308.
- Rahman, Mahfuzur, Che Ruhana Isa, Muhammad Mehedi Masud, Moniruzzaman Sarker, And Nazreen T. Chowdhury. 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.
- Rajna,, A. Sharifah Ezat, Dkk. 2011. Financial Managemet Attitude And Pratice Among The Medical Pratitioner In Public An Private Medical Service In Malaysia. *International Journal Og Business And Management*, 6(8), 105-113.
- Ratnawati, T., Mujanah, S., & Lokajaya, N. (2018). Strategi Financial Literacy Untuk Meningkatkan Kesejahteraan Masyarakat Industri Kawasan Wisata Kabupaten Gersik Jawa Timur. *Seminar Nasional dan Call for Paper: Manajemen, Akuntansi dan Perbankan*, 1105–1119.
- Riitsalu, L., & Murakas, R. (2018). Subjective Financial Knowledge , Prudent Behaviour and Income: The Predictors of Financial Well-being in Estonia. *International Journal of Bank Marketing*. <https://doi.org/10.1108/IJBM-03-2018-0071>
- Rizkiawati, N. laili, & Asandimitra, N. (2018). Pengaruh Demografi, Financial Knowledge, Financial Attitude, Locus of Control dan Financial SelfEfficacy Terhadap Financial Management Behavior Masyarakat Surabaya. *Jurnal Ilmu Manajemen*, 6(3), 93–107
- Rosni. (2017). Analisis Tingkat Kesejahteraan Masyarakat Nelayan Di Desa Dahari Selebar Kecamatan Talawi Kabupaten Batubara. *Jurnal Geografi*, 9(2002), 53–66. Retrieved from <http://jurnal.unimed.ac.id/2012/index.php/geo>
- Sabri, M. F., Cook, C. C., & Gudmunson, C. G. (2012). Financial well-being of Malaysian college students. *Asian Education and Development Studies*, 1(2), 153–170. <https://doi.org/10.1108/20463161211240124>

- Sabri, M. F., & Falahati, L. (2012). Estimating a Model of Subjective Financial Well-Being among College Students. *International Journal of Humanities and Social Science*, 2(18), 191–199.
- Sari, D. A. (2015). Finalcial Literacy Dan Perilaku Keuangan Mahasiswa. *Buletin Bisnis & Manajemen*, 01(02), 171–189. <http://www.journal.stieyppi.ac.id/index.php/BBM/article/view/14/14>
- Sari, Mitha. (2019). Analisis Tingkat Literasi Keuangan Pada UMKM Perempuan Bidang Fashion Di Unit Pasar Kencong Baru. *Prosiding The 5th Seminar Nasional dan Call for Paper, The 5th SNCP 2019*, ISBN : 978-602-6988-71-3 : 221–29
- Sarlawa, Rita. 2020. Pengaruh Literasi Keuangan Terhadap Keputusan Keuangan Dan Perilaku Keuangan Sebagai Variabel Intervening Mahasiswa Fakultas Ekonomi Dan Bisnis Universitas Palangka Raya. *Jurnal Manajemen Sains dan Organisasi*, Vol.1,No.1, Hal.50-63.
- Satiti, Pilar. 2014. *Pengaruh Pendapatan Dan Peran Apparat Kelurahan Terhadap Kesadaran Masyarakat Dalam Membayar Pajak Bumi Dan Bangunan Di Semanggi RW VIII Pasar Kliwon Surakarta Tahun 2013*. Surakarta: Skripsi Universitas Muhammadiyah Surakarta
- Selcuk, E. A. (2015). Factors Influencing College Students ' Financial Behaviors in Turkey : Evidence from a National Survey. *International Journal of Economics and Finance*, 7(6), 87–94. <https://doi.org/10.5539/ijef.v7n6p87>
- Setyawan, W. & Wulandari, S.2020. Perilaku Manajemen Keuangan Mahasiswa Kelas Karyawan di Cikarang, *Jurnal Ilmu Manajemen Bisnis*, Volume.11(1), 47-60.
- Setiawati, & Nurkhin, A. (2017). Pengujian Dimensi Konstruk Literasi Keuangan Mahasiswa. *Economic Education Analysis Journal*, 3(1), 727–736.
- Shim, S., Xiao, J. J., Barber, B. L., & Lyons, A. C. (2009). Pathways to Life Success: A Conceptual Model of Financial Well-being for Young Adults. *Journal of Applied Developmental Psychology*, 30(6), 708–723. <https://doi.org/10.1016/j.appdev.2009.02.003>
- Starobin, S. S., Hagedorn, L. S., Purnamasari, A., & Chen, Y. —April.|| (2013). Examining Financial Literacy among Transfer and Nontransfer Students: Predicting Financial Well-Being and Academic Success at a Four-Year University. *Community College Journal of Research and Practice*, 37, 37–41. <https://doi.org/10.1080/10668926.2013.740388>
- Sugiyono, 2012, Metode Penelitian Kuantitatif, Kualitatif, Dan R & D, (Bandung: Alfabeta, 2012). 80.

- 2018, Metode Penelitian Kuantitatif, Kualitatif, dan R&D, (Bandung: Alfabeta, 2016) hlm. 81
- Sumani dan Ahmad Roziq (2020). *Financial Well-being in the Batik Small and Medium Industries in East Java* (2020). *Journal of Applied Management (JAM)*, Volume 18, No. 2
- Suryanto. 2017. Pola Perilaku Keuangan Mahasiswa di Perguruan Tinggi. *Jurnal Ilmu Politik dan Komunikasi*. Volume VII No. 1 / Juni 2017. Universitas Padjadjaran.
- Susanti, A., Ismunawan, Pardi, & Ardyan, E. (2017). Tingkat Pendidikan, Literasi Keuangan, Dan Perencanaan Keuangan Terhadap Perilaku Keuangan UMKM Di Surakarta. *Telaah Bisnis*, 18(1), 45–56. <https://doi.org/ISSN 2541-6790>
- Syafitri, N. (2019). Pengaruh pendapatan, pendidikan dan jumlah anggota keluarga terhadap tingkat kesejahteraan keluarga di kecamatan Medan Belawan (*Doctoral dissertation*, Universitas Islam Negeri Sumatera Utara).
- Taft, M. K., Hosein, Z. Z., Mehrizi, S. M. T., & Roshan, A. (2013). The Relation between Financial Literacy , Financial Wellbeing and Financial Concerns. *International Journal of Business and Management*, 8(11), 63–75. <https://doi.org/http://dx.doi.org/10.5539/ijbm.v8n11p63>
- Yap, R. J. C., Komalasari, F., & Hadiansah, I. (2018). The Effect of Financial Literacy and Attitude on Financial Management Behavior and Satisfaction. *Bisnis & Birokrasi Journal*, 23(3), 3–5. <https://doi.org/10.20476/jbb.v23i3.9175>
- Yushita, A. N. (2017). Pentingnya Literasi Keuangan Bagi Pengelolaan Keuangan Pribadi. *Jurnal Nominal*, VI(1), 11–26.
- Zaimah, R., Awang, A. H., & M.S., S. (2016). Faktor-Faktor Penentu Kesejahteraan Kewangan Pekerja Di Malaysia. *Jurnal of Social Sciences and Humanities*, (1), 229–240
- Zulfiqar, M., & Bilal, M. (2016). Financial Wellbeing is the Goal of Financial Literacy. *Research Journal of Finance and Accounting*, 7(11), 94–103.
- Badan Pusat Statistika. (n.d.). *Pendapatan*. <https://www.bps.go.id/istilah/index.html?Istilah%5Bkatacarian%5D=Pendapatan&yt0=> (Di akses tanggal 06 September 2023)

[https://bappeda.acehtengahkab.go.id/media/2022.09/rankhir\\_rpd\\_20232026\\_setelah\\_reviu\\_apip\\_compressed1.pdf](https://bappeda.acehtengahkab.go.id/media/2022.09/rankhir_rpd_20232026_setelah_reviu_apip_compressed1.pdf)

Otoritas Jasa Keuangan, “*Literasi Keuangan*”,  
<https://www.ojk.go.id/id/kanal/edukasidanperlindungankonsumen/Pages/Literasi-Keuangan.aspx> Diakses 17 Agustus 2023