

## DAFTAR PUSTAKA

- Adiputra, I. G. (2021). The Influence of Financial Literacy, Financial Attitude and Locus of Control on Financial Satisfaction: Evidence From the Community in Jakarta. *KnE Social Sciences*, 2021, 636–654. <https://doi.org/10.18502/kss.v5i5.8848>
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Andreou, P. C., & Anyfantaki, S. (2020). Financial literacy and its influence on internet banking behavior. *European Management Journal*. <https://doi.org/10.1016/j.emj.2020.12.001>
- Archuleta, K. L., Dale, A., & Spann, S. M. (2013). Financial Satisfaction, and Financial Anxiety. *Journal of Financial Counseling and Planning*, 24(2), 50–62. <http://hdl.handle.net/2097/17281>
- Armilia, N., & Isbanah, Y. (2019). Faktor Yang Mempengaruhi Kepuasan Keuangan Pengguna Financial Technology Di Surabaya. *Jurnal Ilmu Manajemen*, 8(1), 39–50.
- Arunwarakorn, S., Suthiwartnarueput, K., & Pornchaiwiseskul, P. (2019). *Kasetsart Journal of Social Sciences Forecasting equilibrium quantity and price on the world Determinants affecting mobile banking adoption by natural rubber market generation Y based on the Uni fi ed Theory of Acceptance and Use of Technology Model modi fi ed by the Technology Acceptance Model concept. 2015.*
- Arya, V. P. (1982). Ja-20. *Drugs of the Future*, 7(9), 636.
- Atkinson, A., & Messy, F.-A. (2012). Measuring Financial Literacy: Results of the OECD. *OECD Working Papers on Finance, Insurance and Private Pensions*, 44(2), 296–316.
- Candra, J. W., & Memarista, G. (2015). Faktor-Faktor yang Mempengaruhi Financial Satisfaction pada Mahasiswa Universitas Kristen Petra. *Finesta*, 3(2), 1–6.
- Chen, H. and Volpe, R.P. (1998). *An Analysis of Personal Financial Literacy Among College Students*, *Financial Services Review*, 7(2), 107–128. (n.d.).
- Contoh, B., Issa, J., Tabares, I., Objek, P. B. B., Hasil, L., Informasi, T., Aradea, Ade Yuliana,
- FADILAH HARDINA. (2019). Pengaruh Literasi Keuangan Terhadap Kepuasan Keuangan Dengan Perilaku Keuangan Sebagai Variabel Intervening Pada

Masyarakat Kota Makassar.

- Falahati, L., Sabri, M. F., & Paim, L. H. J. (2012). Assessment a model of financial satisfaction predictors: Examining the mediate effect of financial behaviour and financial strain. *World Applied Sciences Journal*, 20(2), 190–197. <https://doi.org/10.5829/idosi.wasj.2012.20.02.1832>
- Farida, M. N., Soesatyo, Y., & Aji, T. S. (2021). Influence of Financial Literacy and Use of Financial Technology on Financial Satisfaction through Financial Behavior. *International Journal of Education and Literacy Studies*, 9(1), 86. <https://doi.org/10.7575/aiac.ijels.v.9n.1p.86>
- FATIMAH, N. (2018). Pengaruh Pembelajaran Akuntansi Keuangan, Literasi Keuangan, Dan Pendapatan Terhadap Perilaku Keuangan Mahasiswa Fakultas Ekonomi Universitas Muhammadiyah Gresik. *Jurnal Pendidikan Akuntansi (JPAK)*, 6(1).
- Glasow, P. (2005). *SurveyResearchReading.pdf* (pp. 1–32).
- Hasibuan, B. K., Lubis, Y. M., & HR, W. A. (2018). *Financial Literacy and Financial Behavior as a Measure of Financial Satisfaction*. 46(Ebic 2017), 503–507. <https://doi.org/10.2991/ebic-17.2018.79>
- Herawati, N. T. (n.d.). *Kontribusi pembelajaran di perguruan tinggi dan literasi keuangan terhadap perilaku keuangan mahasiswa*. 60–70.
- Herlina, H., & Diputra, T. T. (2018). Implementasi Rumus Sobel Pada Web Dengan Topik Regresi Linier Menggunakan Variabel Intervening. *Jurnal Algoritma, Logika Dan Komputasi*, 1(1), 19–24. <https://doi.org/10.30813/j-alu.v1i1.1106>
- Hira, T. K., & Mugenda, O. M. (1998). Predictors of financial satisfaction: Differences between retirees and non-retirees. *Journal of Financial Counseling and Planning*, 9(2), 75–84.
- Huston, S., & Katz, D. (n.d.). *No Title*. May 2015.
- Kholilah, N. Al, & Iramani, R. (2013). Studi Financial Management Behavior Pada Masyarakat Surabaya. *Journal of Business and Banking*, 3(1), 69. <https://doi.org/10.14414/jbb.v3i1.255>
- Kurihara, Y. (2013). *Does Financial Skill Promote Economic Growth ?* 3(8), 92–97.
- Listiani, K. (2017). Pengaruh Financial Knowledge, Locus of Control dan Financial Attitude Terhadap Financial Management Behavior Pada Mahasiswa. *Artikel Stie Perbanas Surabaya*.
- Nababan, D., & Sadalia, I. (2012). Analisis Personal Financial Liteacy dan Financial Behavior Mahasiswa Strata I Fakultas Ekonomi Universitas

- Sumatera Utara. *Media Informasi Manajemen*, 1, 1–16.
- OJK. (2017). Strategi Nasional Literasi Keuangan Indonesia (Revisit 2017). *Otoritas Jasa Keuangan*, 1–99.
- OJK. (2019). Survei Nasional Literasi dan Inklusi Keuangan 2019. *Survey Report*, 1–26. [www.ojk.go.id](http://www.ojk.go.id)
- Otoritas Jasa Keuangan. (2016). Survei Nasional Literasi dan Inklusi Keuangan 2016. *Survey Report*, 1–26. [www.ojk.go.id](http://www.ojk.go.id)
- Pizarro R., M., Icochea D., E., Reyna S., P., & Falcón P., N. (2012). Efecto Del Tratamiento De La Cama Con Un Aluminosilicato En Pollos De Carne. *Revista de Investigaciones Veterinarias Del Perú*, 20(2). <https://doi.org/10.15381/rivep.v20i2.609>
- Pradiningtyas, T. E., & Lukiastuti, F. (2019). Pengaruh Pengetahuan Keuangan dan Sikap Keuangan terhadap Locus of Control dan Perilaku Pengelolaan Keuangan Mahasiswa Ekonomi. *Jurnal Minds: Manajemen Ide Dan Inspirasi*, 6(1), 96. <https://doi.org/10.24252/minds.v6i1.9274>
- Robb, C. A., & Woodyard, A. S. (2011). Ej941903. *Financial Knowledge and Best Practice Behavior*, 205, 60–70.
- Xiao, J. J., & Dew, J. (2011). The Financial Management Behavior Scale: Development and Validation. *Journal of Financial Counseling and Planning*, 22(1), 43–59. [https://digitalcommons.uri.edu/cgi/viewcontent.cgi?referer=https://www.google.com/&httpsredir=1&article=1001&context=hdf\\_facpubs](https://digitalcommons.uri.edu/cgi/viewcontent.cgi?referer=https://www.google.com/&httpsredir=1&article=1001&context=hdf_facpubs)
- Yohana, I. dan. (2010). IDA dan CINTHIA YOHANA DWINTA. *Jurnal Bisnis Dan Akuntansi*, 12(3), 131–144.
- Yoo, J. H., & Fisher, P. J. (2017). Mobile Financial Technology and Consumers ' Financial Capability in the United States. *Journal Of Educaion & Social Policy*, 7(1), 80–93.
- Zainul Arifin, A. (2018). *Influence of financial attitude, financial behavior, financial capability on financial satisfaction*. 186(INSYMA), 100–103. <https://doi.org/10.2991/insyama-18.2018.25>
- Zinov'ev, D. V., & Sole, P. (2004). Quaternary codes and biphasic sequences from Z8-codes. *Problemy Peredachi Informatsii*, 40(2), 50–62. <https://doi.org/10.1023/B>
- (2015). The Little Data Book on Financial Inclusion 2015. *The Little Data Book on Financial Inclusion 2015*. <https://doi.org/10.1596/978-1-4648-0552-3>