

REFERENSI

- Ajzen, I. (2005). *Attitudes, Personality and Behavior* (2nd ed.). Open University Press.
- Amanah, E., Iradianty, A., & Telkom, U. (2016). Pengaruh Financial Knowledge, Financial Attitude Dan External Locus Of Control Terhadap Personal Financial Management Behavior Pada Mahasiswa S1 Universitas Telkom. *E-Proceeding of Management*, 3(2), 1228–1235.
- Ameliawati, M., & Setiyani, R. (2018). *The Influence of Financial Attitude , Financial Socialization , and Financial Experience to Financial Management Behavior with Financial Literacy as the Mediation Variable*. 2018, 811–832. <https://doi.org/10.18502/kss.v3i10.3174>
- Anggraeni, A. A., & Tandika, D. (2019). Pengaruh Financial Literacy dan Financial Attitude terhadap Financial Management Behavior. *Prosiding Manajemen*, 5(1). <https://doi.org/http://dx.doi.org/10.29313/.v0i0.14738>
- APJII. (2022). *Profil Internet Indonesia 2022. June*.
- Asih, S. W., & Khafid, M. (2020). *Pengaruh Financial Knowledge, Financial Attitude dan Income terhadap Financial Management Behavior melalui Locus of Control sebagai Variabel Intervening*. 9(3), 748–767. <https://doi.org/10.15294/eeaj.v9i1.42349>
- Bandura, A. (1976). *Social learning theory*. Prentice Hall.
- Bank, I. (2019). *QRIS*. <https://www.bi.go.id/QRIS/default.aspx>
- Baptista, S. M. J., & Dewi, A. S. (2021). The Influence of Financial Attitude , Financial Literacy , and Locus of Control on Financial Management Behavior. *International Journal of Social Science and Business*, 5(1), 93–98. <https://doi.org/https://doi.org/10.23887/ijssb.v5i1.31407>

- Besri, A. A. O. (2018). Pengaruh Financial Attitude, Financial Knowledge dan Locus of Control terhadap Financial Management Behavior Mahasiswa S-1 Fakultas Ekonomi Universitas Islam Indonesia Yogyakarta. *Fakultas Ekonomi, Universitas Islam Indonesia*, 1–19.
- bi.go.id. (2014). *Elektronifikasi*. <https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/ritel/elektronifikasi/default.aspx>
- BPS. (2021). *Hasil Sensus Penduduk 2020*. Jakarta: Badan Pusat Statistik. https://www.bps.go.id/website/materi_eng/materiBrsEng-20210121151046.pdf
- Budiono, E. (2020). Analisis Financial Knowledge, Financial Attitude, Income, Locus of Control, Financial Management Behavior Masyarakat Kota Kediri. *Jurnal Ilmu Manajemen (JIM)*, 8(2016), 284–295.
- Chen, H., & Volpe, R. P. (1998). An Analysis of Personal Financial Literacy Among College Students. *Financial Service Review*, 7(2), 107–128. [https://doi.org/https://doi.org/10.1016/S1057-0810\(99\)80006-7](https://doi.org/https://doi.org/10.1016/S1057-0810(99)80006-7)
- Chin, W. W. (1998). *The Partial Least Squares Approach to Structural Equation Modeling*. Modern Methods for Business Research.
- Chowa, G. A. N., Despard, M., & Osei-akoto, I. (2012). Financial Knowledge and Attitudes of Youth in Ghana. *YouthSave Research Brief*, 2(12–37).
- Cooper, D. R., & Schindler, P. S. (2014). *Business Research Methods* (12th ed.). McGraw-Hill Education.
- Deni Wardani, Nuri Wulandari, & Adhi Chico Baskara. (2021). Understanding Customer Acceptance To Financial Technology; Study In Indonesia. *International Journal of Innovative Technologies in Economy*, 2(34). https://doi.org/10.31435/rsglobal_ijite/30062021/7550
- Dwiastanti, A. (2017). *Management and Business Review*. 1(1), 1–8.
- Fintech Indonesia. (2020). *DANA*.

<https://fintech.id/en/member/detail/466#:~:text=DANA> adalah layanan dompet digital, transaksi secara nontunai dan nonkartu.

- Furnham, A. (1984). Many Sides Psychology Of The Coin : The Of Money Usage. *Personality and Individual Differences*, 5(5), 501–509.
- Garman, E. T., & Gappinger, A. J. (2008). *Delivering Financial Literacy Instruction to Adults*. Heartland Insitute of Financial Education.
- Ghozali, I. (2014). *Structural Equation Model, Metode Alternatif dengan Partial Least Square (PLS)* (4th ed.). Badan Penerbit Universitas Diponegoro.
- Glasow, P. (2005). *Fundamentals of Survey Research Methodology*.
- gobiz. (2022). *Apa itu GoPay? Ini 8 Keuntungannya untuk Bisnis! - GoBiz - Pusat Pengetahuan*. <https://gobiz.co.id/pusat-pengetahuan/apa-itu-gopay/>
- Gojek. (2017). *Cara Top Up GoPay*. <https://www.gojek.com/gopay/cara-top-up/>
- Grab. (2018). *Apa itu OVO*. <https://help.grab.com/passenger/id-id/360001970387>
- Hair, J. F. J., Black, W. C., Babin, B. J., & Anderson, R. E. (2010). *Multivariate Data Analysis : A Global Perspective* (7th ed.). Pearson Prentice Hall.
- Hanuning, S. (2011). Faktor-faktor yang Mempengaruhi perilaku Konsumtif Mahasiswa. *Skripsi*, 1–98.
- Haryono, S. (2017). *Metode SEM Untuk Penelitian Manajemen Amos Lisrel PLS*. PT Luxima Metro Media.
- Heck, R. K. Z., & Trent, E. S. (1999). *The Prevalence of Family Business from a Household Sample*. XII(3), 209–219.
- Herdjiono, 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. <https://doi.org/https://doi.org/10.20473/jmtt.v9i3.3077>
- Herleni, S., & Tasman, A. (2019). Pengaruh Financial Knowledge dan Internal

- Locus Of Control Terhadap Personal Financial Management Behaviour Pelaku Umkm Kota Bukittinggi. *Jurnal Kajian Manajemen Dan Wirausaha*, 1(1), 270–275.
- Hidayat, M. T., Aini, Q., & Fetrina, E. (2020). User Acceptance of E-Wallet Using UTAUT 2 – A Case Study. *Jurnal Nasional Teknik Elektro Dan Teknologi Informasi*, 9(3), 239–247. <https://doi.org/https://doi.org/10.22146/.v9i3.227>
- Hilgert, M. A., & Hogarth, J. M. (2003). Household Financial Management : The Connection between Knowledge and Behavior. *Federal Reserve Bulletin*, 20(2).
- Ida, & Dwinta, C. Y. (2010). Pengaruh Locus Of Control, Financial Knowledge, Income Terhadap Financial Management Behavior. *Jurnal Bisnis Dan Akuntansi*, 12(3), 131–144. <https://doi.org/https://doi.org/10.34208/jba.v12i3.202>
- Indonesia, B. (2018). *Peraturan Bank Indonesia tentang Uang Elektronik*.
- IPrice. (2020, August 12). *Aplikasi E-wallet Indonesia 2020 « iPrice Insights – Indonesia*. <https://iprice.co.id/insights/id/digital-economy/aplikasi-e-wallet-indonesia-2020/>
- Kemenkeu. (2021). *Fear Of Missing Out (FOMO), Ketakutan Kehilangan Momen*. <https://www.djkn.kemenkeu.go.id/artikel/baca/13931/Fear-Of-Missing-Out-FOMO-Ketakutan-Kehilangan-Momen.html>
- Kholilah, N. Al, & Iramani, R. (2013). Studi Financial Management Behavior Pada Masyarakat Surabaya. *Journal of Business and Banking*, 3(1), 69–80. <https://doi.org/http://dx.doi.org/10.14414/jbb.v3i1.255>
- Kominfo. (2021). *Punya Posisi Strategis, Menkominfo: Presidensi G20 Perkuat Agenda Transformasi Digital*. https://www.kominfo.go.id/content/detail/38264/siaran-pers-no-408hmkominfo112021-tentang-punya-posisi-strategis-menkominfo-presidensi-g20-perkuat-agenda-transformasi-digital/0/siaran_pers

- LinkAja. (2019). *Tentang LinkAja*. <https://www.linkaja.id/tentang>
- Marsh, B. A. (2006). *Knowledge Levels Of First-Year And Senior Students At Baptist. August*.
- Mason, C. L. J., & Wilson, R. M. S. (2000). Conceptualising Financial Literacy. In *Research Series Paper 2000:7*. Loughborough University.
- Megadewandanu, S., Sutoyo, & Pranowo. (2016). Exploring Mobile Wallet Adoption in Indonesia Using UTAUT2 An Approach from Consumer Perspective. *2016 2nd International Conference on Science and Technology-Computer (ICST)*. <https://doi.org/10.1109/ICSTC.2016.7877340>
- Mustakini, J. H., & Abdillah, W. (2015). *Partial Least Square (PLS) : Analisis Structural Equation Modeling (SEM) Dalam Penelitian Bisnis* (1st ed.). ANDI.
- 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.
- Nadia, N., & Wijaya, E. (2021). Analisis Faktor - Faktor yang Memengaruhi Financial Behavior (Studi Kasus Pengguna E-Wallet). *Ekonomi Dan Bisnis, 8*(2), 99–115. <https://doi.org/10.35590/jeb.v8i2.3315>
- Nalurita, F., Leon, F. M., & Nisfiannoor, M. (2022). *Financial Management Behavior for E-Wallet Users in Jabodetabek. 22*(2), 229–250. <https://doi.org/https://doi.org/10.25105/ber.v22i2.13951>
- Neuman, W. L. (2014). *Social Research Methods: Qualitative and Quantitative Approaches* (8th ed.). Pearson Education.
- Nisa, F. K., & Haryono, N. A. (2022). Pengaruh Financial Knowledge, Financial Attitude, Financial Self Efficacy, Income, Locus of Control, dan Lifestyle terhadap Financial Management Behavior Generasi Z. *Jurnal Ilmu Manajemen, 10*(1), 82–97.

<https://doi.org/https://doi.org/10.26740/jim.v10n1.p82-97>

- Nobriyani, A. P., & Haryono, N. A. (2019). Faktor - Faktor yang Memengaruhi Financial Management Behavior Pada Keluarga TKI di Kabupaten Ponorogo. *Jurnal Ilmu Manajemen*, 7(3), 841–856.
- Noor, H. F. (2009). *Investasi, Pengelolaan Keuangan Bisnis dan Pengembangan Ekonomi Masyarakat*. Indeks.
- Nurfadillah, A. R., & Matoati, R. (2021). The Influence of Financial Attitude, Financial Knowledge, and Individual Income on Financial Management Behavior of Millennial Generation in Special Capital Region of Jakarta. *The Management Journal of Binaniaga*, 6(2), 133–150. <https://doi.org/10.33062/mjb.v6i2.460>
- Nusron, L. A., Wahidiyah, M., & Budiarto, D. S. (2018). *Antecedent Factors of Financial Management Behavior: An Empirical Research Based on Education*. 2018, 437–445. <https://doi.org/10.18502/kss.v3i10.3146>
- OJK. (2022). *Hasil Survei Nasional Literasi dan Inklusi Keuangan Tahun 2022*.
- OVO. (2019). *Syarat dan Ketentuan Aplikasi OVO*. <https://www.ovo.id/syarat-ketentuan>
- Populix. (2022). *Consumer Preference Towards Banking and E-Wallet Apps*.
- Pradiningtyas, T. E., & Lukiasuti, F. (2019). Pengaruh Pengetahuan Keuangan dan Sikap Keuangan terhadap Locus of Control dan Perilaku Pengelolaan Keuangan Mahasiswa Ekonomi. *Journal Minds: Manajemen Ide Dan Inspirasi*, 6(1), 96–112. <https://doi.org/https://doi.org/10.24252/minds.v6i1.9274>
- Prihartono, M. R. D., & Asandimitra, N. (2018). Behaviour Analysis Factors Influencing Financial Management Behaviour. *International Journal of Academic Research in Business and Social Sciences*, 8(8), 308–326. <https://doi.org/10.6007/IJARBS/v8-i8/4471>

- Purwidiyanti, W. (2018). An Empirical Study on Family Financial Behavior. *Advances in Social Science, Education and Humanities Research*, 231(Amca), 406–409. <https://doi.org/10.2991/amca-18.2018.112>
- Purwidiyanti, W., & Mudjiyanti, R. (2016). Analisis Pengaruh Pengalaman Keuangan Dan Tingkat Pendapatan Terhadap Perilaku Keuangan Keluarga Di Kecamatan Purwokerto Timur. *Jurnal Ilmu Manajemen Dan Bisnis*, 1(2), 141–148. <https://doi.org/10.23917/benefit.v1i2.3257>
- Radianto, W. E., Kristama, B. Y., & Salim, I. R. (2021). Exploring the Relationship Between Locus of Control and Financial Behavior of Accounting Student from The Social Construction Theory Approach. *Academic Journal of Interdisciplinary Studies*, 10(2), 118–128. <https://doi.org/https://doi.org/10.36941/ajis-2021-0043>
- Rahmawati, N. W., & Haryono, N. A. (2020). Analisis Faktor yang Memengaruhi Financial Management Behavior dengan Mediasi Locus of Control. *Jurnal Manajemen*, 8(2), 549–563.
- Ramadhan, A. Y., & Asandimitra, N. (2019). Determinants of Financial Management Behavior of Millennial Generation in Surabaya. *Jurnal Minds: Manajemen Ide Dan Inspirasi*, 6(2), 129. <https://doi.org/10.24252/minds.v6i2.9506>
- Ricciardi, V., & Simon, H. K. (2000). *What is Behavioral Finance ?* 1–9.
- Rizkiawati, N. L., & Asandimitra, N. (2018). Pengaruh Demografi, Financial Knowledge, Financial Attitude, Locus of Control dan Financial Self-Efficacy terhadap Financial Management Behavior Masyarakat Surabaya. *Jurnal Ilmu Manajemen*, 6(3).
- Robbins, S. P., & Judge, T. A. (2019). *Organizational Behavior* (18th ed.). Pearson Education Limited.
- Rotter, J. B. (1966). *Generalized Expectancies for Internal Versus External Control of Reinforcement*. 80(1).

- Sandi, K., Worokinasih, S., & Darmawan, A. (2020). Pengaruh Financial Knowledge Dan Financial Attitude Terhadap Financial Behavior Pada Youth Entrepreneur Kota Malang. *Profit: Jurnal Administrasi Bisnis*, 140–150.
- Sekaran, U., & Roger, B. (2016). *Research Methods For Business: A Skill Building Approach* (7th ed.). Wiley.
- Shopee. (2022). *Yuk, Pakai ShopeePay! Layanan Uang Elektronik untuk Transaksi di Shopee yang Lebih Praktis!* <https://shopee.co.id/inspirasi-shopee/pakai-shopeepay-layanan-uang-elektronik-transaksi-shopee/>
- Simatupang, B. M. (2021). *Perbankan Digital: Menuju Bank 4.0*. PT Gramedia Pustaka Utama.
- Sina, P. G. (2014). Tipe Kepribadian Dalam Personal Finance. *Jurnal JIBEKA*, 8(1), 54–59.
- 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. <https://doi.org/https://doi.org/10.21776/ub.ijabs.2020.28.1.5>
- Skinner, B. F. (1948). ‘Superstition’ in the Pigeon. *Journal of Experimental Psychology*, 38(2), 168–172.
- Sugiyanto, T., Radianto, W. E., Efrata, T. C., & Dewi, L. (2019). Financial Literacy, Financial Attitude, and Financial Behavior of Young Pioneering Business Entrepreneu. *Advances in Economics, Business and Management Research*, 100(Icoi), 353–358. <https://doi.org/https://doi.org/10.2991/icoi-19.2019.60>
- Sugiyono. (2012). *Metode Penelitian Kuantitatif, Kualitatif, dan R & D* (1st ed.). Alfabeta.
- TribunNews.com. (2022, November 29). *Survei InsightAsia: Dompot Digital Paling Diminati Masyarakat Indonesia - TribunNews.com*. <https://www.tribunnews.com/bisnis/2022/11/29/survei-insightasia-dompot->

digital-paling-diminati-masyarakat-indonesia

Utomo, W. P., & Heriyanto, D. (2022). *Indonesia Gen Z Report 2022*.

We Are Social. (2023). *The Changing World Of Digital In 2023*.
<https://wearesocial.com/id/blog/2023/01/the-changing-world-of-digital-in-2023-2/>

Wijaya, E. (2019). Kondisi Makroekonomi Sebagai Faktor yang Mempengaruhi Neraca Transaksi Berjalan Periode 1999 - 201. *Ekspansi: Jurnal Ekonomi, Keuangan, Perbankan Dan Akuntansi*, 11(1), 87–100.
<https://doi.org/10.35313/ekspansi.v11i1.1247>

Winarta, S., & Pamungkas, A. S. (2021). *The Role of Financial Behavior, Financial Attitude, Financial Strain, and Risk Tolerance in Explaining Financial Satisfaction*. 174(Icebm 2020), 520–524.
<https://doi.org/https://doi.org/10.2991/aebmr.k.210507.077>

Wulandari, N., & Andilolo, I. R. (2017). *Preliminary Study on the Cashless Payment as an Experience-Based Marketing Vehicle in Tourism Destination*. 265–275. <https://doi.org/10.1007/978-981-10-1718-6>

Xiao, J. J., & Dew, J. (2011). The Financial Management Behavior Scale: Development and Validation The Financial Management Behavior Scale: Development and Validation. *Journal of Financial Counseling and Planning*, 22(1), 43–59.