

DAFTAR PUSTAKA

- Afriani, S., & Yanti, R. T. (2020). *The effect of financial literacy on student financial behavior (Case study of students of Faculty of Economic, University of Dehasen Bengkulu)*. *International Journal of Economics, Business and Accounting Research (IJEBAR)*, 4(4).
- Alfira, B., & Hudaya, R. (2024). *The Influence of Financial Literacy, Financial Technology and Hedonistic Lifestyle on Student Financial Behavior*. *International Journal of Business and Quality Research*, 2(01), 112-125.
- Anggraini, L. (2021). Pengaruh Literasi Keuangan, Gaya Hidup Hedonisme Dan Tingkat Pendapatan Terhadap Perilaku Pengelolaan Keuangan Pekerja. *Skripsi Universitas Hayam Wuruk Perbanas*, 1–14.
- Armstrong, G., & Kotler, P. (2015). *Marketing: An introduction* (12th ed). Edinburg Gate, England: Pearson Education Limited.
- Asaff, R., Suryati, S., & Rahmayani, R. (2019). Pengaruh financial attitude dan Financial Knowledge terhadap financial management behavior. *JEMMA (Journal of Economic, Management and Accounting)*, 2(2), 9-22.
- Asrun, N. A., & Gunawan, A. (2024). Pengaruh Gaya Hidup dan Media Sosial terhadap Perilaku Konsumtif Generasi Z di Kota Medan dengan Literasi Keuangan sebagai Media Intervening. *Jurnal Manajemen Bisnis Dan Keuangan*, 5(1), 173-186.
- Chin, W. W. (1998). *The Partial Least Squares Approach to Structural Equation*
- Fathurrahman, I., Icih, I., & Kurniawan, A. (2020). Pengaruh Literasi Keuangan, Sikap Love of Money, dan Pengetahuan Laporan Keuangan Terhadap Perilaku Pengelolaan Keuangan UMKM di Wilayah Kabupaten Subang. *JASS (Journal of Accounting for Sustainable Society)*, 2(01).
- Fransiska, H., & Sri, D. (2024). Pengaruh Financial Awareness Dan Love Of Money Terhadap Pengelolaan Keuangan Generasi Z. *Jurnal Informasi Akuntansi (Jia)*, 3(1), 1-17. <https://doi.org/10.32524/jia.v3i1.1146>

- Ghozali, I. 2006. *Structuruar Equation Modeling, Metode Alternatif dengan Partial Least Squares Konsep*, Teknik Dan Aplikasi Menggunakan Program SmartPLS 3.0 Untuk Penelitian Empiris. In Semarang: Badan Penerbit Universitas Diponegoro. Badan Penerbit Universitas Diponegeoro.
- Hair, J.F., Black, W.C., Babin, B.J., Anderson, R.E., & Tatham, R. (2010). Multivariate Data Analysis. 7th Edition. USA: Pearson Publisher. <https://doi.org/doi: 10.1111/j.1740-8784.2006.00051.x>
- Hair, J. F., Gabriel, M., & Patel, V. (2014). *AMOS covariance-based structural equation modeling (CB-SEM): Guidelines on its application as a marketing research tool*. Brazilian Journal of Marketing, 13(2).
- Hair Jr, J., Hult, G. T., Ringle, C., & Sarstedt, M. (2016). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. California: Sage Publication.
- Hussain, I., & Sajjad, S. (2016). *Significance of financial literacy and its implications: A discussion*. Journal of Business Strategies, 10(2), 141.
- Jamal, H., Haeruddin, H., & Ahmad, I. (2023). Dampak Literasi Keuangan dan Sikap Keuangan terhadap Perilaku Keuangan (*The Impact of Financial Literacy and Financial Attitude on Financial Behavior*). Akuntansi Bisnis & Manajemen (ABM), 30(2). <https://doi.org/10.35606/jabm.v30i2.1277>
- Kahneman, D. (1979). *Prospect theory: An analysis of decisions under risk*. Econometrica, 47, 278.
- Luna-Arcas, R., & Tang, T. L. P. (2004). *The love of money, satisfaction, and the protestant work ethic: Money profiles among univesity professors in the USA and Spain*. Journal of business Ethics, 50, 329-354.
- Lusardi, A., Mitchell, O. S., & Curto, V. (2010). *Financial literacy among the young*. Journal of consumer affairs, 44(2), 358-380. <https://doi.org/10.1111/j.1745-6606.2010.01173.x>
- Madini, R., Hendri, M. I., Malini, H., Giriati, G., & Yakin, I. (2023). *The effect of financial literacy and love of money on the financial management behavior*

- of generation z. International Journal of Applied Finance and Business Studies, 11(3), 552-563.* <https://doi.org/10.35335/ijafibs.v11i3.167>
- Meisani, D., & Fietroh, M. N. (2024, January). Peran *Fintech Payment*, Literasi Keuangan, dan *Love Of Money* Terhadap Perilaku Manajemen Keuangan Mahasiswa: *Peran Fintech Payment, Literasi Keuangan, dan Love Of Money* Terhadap Perilaku Manajemen Keuangan Mahasiswa. In *Proceeding Of Student Conference* (Vol. 2, No. 5, pp. 63-72).
- Meistoh, S., & Hadita, H. (2022). *Impact of Hedonic Lifestyle Through Brand Image on Interest of Gopay Users in Generation Z in Bekasi City*. *Dinasti International Journal of Digital Business Management*, 3(5), 703-712. <https://doi.org/10.31933/dijdbm.v3i5>
- Nurlelasari, N. (2022). Pengaruh Gaya Hidup Hedon dan Tingkat Pendapatan terhadap Perilaku Manajemen Keuangan pada Generasi Millenial. *Jurnal Riset Manajemen Dan Bisnis*, 21-26. <https://doi.org/10.29313/jrmb.v2i1.862>
- OJK. (2024, 02 Agustus). *Siaran Pers Bersama: OJK dan BPS Umumkan Hasil Survei Nasional Literasi dan Inklusi Keuangan Tahun 2024*. <https://ojk.go.id/id/berita-dan-kegiatan/siaran-pers/Pages/OJK-dan-BPS-Umumkan-Hasil-Survei-Nasional-Literasi-dan-Inklusi-Keuangan-Tahun-2024.aspx>. Diakses 24 Oktober 2024
- PPATK. (2024, 26 Juli). *GAWAT! Jumlah Fantastis Usia Anak Main Judi Online*. <https://www.ppatk.go.id/news/read/1373/gawat-jumlah-fantastis-usia-anak-main-judi-online.html>. Diakses 26 Oktober 2024
- Purwidiantri, W., Santoso, A. P. B., Darmawan, A., Rahmawati, I. Y., & Setyani, L. (2022, August). *The Impact Of Financial Literacy, Financial Planning, Financial Self-Efficiency, And Demographic Variables On Financial Behavior*. In *ICBAE 2022: Proceedings of the 3rd International Conference of Business, Accounting, and Economics, ICBAE 2022, 10-11 August 2022, Purwokerto, Central Java, Indonesia* (p. 64). European Alliance for Innovation.
- Remund, D. L. (2010). *Financial literacy explicated: The case for a clearer definition in an increasingly complex economy*. *Journal of consumer affairs*, 44(2), 276-295. <https://doi.org/10.1111/j.1745-6606.2010.01169.x>

- Rohmanto, F., & Susanti, D. A. (2021). *Influence of Financial Literacy, Hedonist Lifestyle, and Personal Financial Attitudes Towards Student Financial Behavior.*
- Rubenstein, C. (1981). *Money and self-esteem, relationships, secrecy, envy, satisfaction. Psychology Today*, 15(5), 29.
- Rudy, Sunardi, N., & Kartono. (2020). Pengetahuan Keuangan dan *Love Of Money* pengaruhnya terhadap Pengelolaan Keuangan Pribadi dan dampaknya terhadap Kesejahteraan Masyarakat Desa Cihambulu, Kec. Pabuaran Kab. Subang. *Jurnal SEKURITAS*(Saham, Ekonomi, Keuangan Dan Investasi), 4(1), 43–56. <https://doi.org/http://dx.doi.org/10.32493/skt.v4i1.6335>
- Saputri, N. H. E. (2024). *Pengaruh Financial Attitude, Financial Technology, Lifestyle Hedonism, dan Consumptive Behavior terhadap Financial Behavior pada Generasi Z* (Doctoral dissertation, Universitas Putra Bangsa).
- Sari, N. R., & Listiadi, A. (2021). Pengaruh literasi keuangan, pendidikan keuangan di keluarga, uang saku terhadap perilaku pengelolaan keuangan dengan financial self-efficacy sebagai variabel intervening. *Jurnal Pendidikan Akuntansi (JPAK)*, 9(1), 58-70. <https://doi.org/10.26740/jpak.v9n1.p58-70>
- Shaid, N.J. (2024, 18 Juni). *PPATK Catat Nilai Transaksi Judi Online Capai Rp 600 Triliun.* <https://www.ppatk.go.id/news/read/1373/gawat-jumlah-fantastis-usia-anak-main-judi-online.html>. Diakses 26 Oktober 2024
- Sholihin, M., & Ratmono, D. (2013). Analisis SEM-PLS dengan WarpPLS 3.0- untuk Hubungan Nonlinier Dalam Penelitian Sosial Dan Bisnis (Seno (ed.); 1st ed., Vol. 2, Issue 1). ANDI.
- Sinuhaji, G. (2023, February). *The Effect of Financial Attitude, Investment Knowledge, And Financial Knowledge on Financial Behavior. In Proceeding Medan International Conference on Economic and Business* (Vol. 1, pp. 1196-1205). <https://doi.org/10.30596/miceb.v1i0.224>
- Sugiyono, P. D. (2017). Metode penelitian bisnis: pendekatan kuantitatif, kualitatif, kombinasi, dan R&D. *Penerbit CV. Alfabeta: Bandung*, 225(87), 48-61.

- Sugiyono, S., & Lestari, P. (2021). Metode penelitian komunikasi (Kuantitatif, kualitatif, dan cara mudah menulis artikel pada jurnal internasional).
- Sugiyono. (2018). Metode Penelitian Kuantitatif, Kualitatif, dan Kombinasi (*Mixed Methods*). In Alfabeta. Alfabeta.
- Trivani, G., & Soleha, E. (2023). *The Effect of Financial Literacy, Income and Self Control on Financial Behavior Generation Z (Study on Generation Z Financial Behavior in Bekasi Regency)*. *Economic Education Analysis Journal*, 12(1), 69-79. <Https://doi.org/10.15294/eeaj.v12i1.67452>
- Tsalitsa, A., & Rachmansyah, Y. (2016). Analisis pengaruh literasi keuangan dan faktor demografi terhadap pengambilan kredit pada pt. columbia cabang kudus. *Media Ekonomi dan Manajemen*, 31(1). <http://dx.doi.org/10.24856/mem.v31i1.280>
- Ubaidillah, M. S. (2019). *Pengaruh Pengetahuan Keuangan Terhadap Perilaku Keuangan Dengan Sikap Keuangan Dan Self-Efficacy Sebagai Variabel Mediasi (Studi Empiris Pada Mahasiswa Jurusan Akuntansi Universitas Airlangga)* (Doctoral dissertation, UNIVERSITAS AIRLANGGA).
- Utami, N. G. P., & Isbanah, Y. (2023). Pengaruh *Financial Literacy, Financial Attitude, Financial Technology, Self-Control*, dan *Hedonic Lifestyle* terhadap *Financial Behavior* pada Generasi Z di Jawa Timur. *Jurnal Ilmu Manajemen*, 506-521. <https://doi.org/10.26740/jim.vn.p506-521>
- Wahyuni, S. (2024). *The Influence Of Hedonic Lifestyle And Emotional Intelligence On Student Financial Behavior*. *International Journal of Accounting, Management, Economics and Social Sciences (IJAMESC)*, 2(1), 98-109. <https://doi.org/10.61990/ijamesc.v2i1.175>
- Wahyuni, S. F., Radiman, R., & Nanda, A. A. (2023, October). *The Effect of Love of Money, Peer Group and Financial Literacy on Personal Financial Management in Management Study Program Students, Faculty of Economics and Business, Muhammadiyah University, North Sumatra*. In *Journal of International Conference Proceedings* (Vol. 6, No. 3, pp. 231-244). <https://doi.org/10.32535/jicp.v6i3.2564>
- Wahyuni, S. F., & Prasetyo, W. S. (2024, July). *Influence of Financial Literacy, Hedonic Lifestyle and Locus of Controls Against Behavior Finance*

Mediated by Attitude Finance on Student Major Management University Economics and Business Muhammadiyah Sumatra North. In Proceeding Medan International Conference on Economic and Business (Vol. 2, pp. 282-305).

Widarjono, A. (2015). *Analisis Multivariat Terapan : Dengan Program SPSS, Amos, Dan Smartpls* (2nd ed.). UPN STIM YKPN.

Widyakto, A., Liyana, Z. W., & Rinawati, T. (2022). *The influence of financial literacy, financial attitudes, and lifestyle on financial behavior. Diponegoro International Journal of Business*, 5(1), 33-46. <https://doi.org/10.14710/dijb.5.1.2022.33-46>

Wiranti, Y., Goso, G., & Halim, M. (2023). *The Influence of Financial Literacy, Lifestyle, and Social Environment on Student Financial Behavior. SCIENTIFIC JOURNAL OF REFLECTION: Economic, Accounting, Management and Business*, 6(4), 898-909. <https://doi.org/10.37481/sjr.v6i4.751>

Yerianto, M., & Mustaqim, M. (2024). Pengaruh Pengetahuan Keuangan, Perencanaan Keuangan Dan Sikap Love Of Money Terhadap Perilaku Keuangan Pada Pelaku UMKM Batik Di Kabupaten Sidoarjo. *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, 8(1), 1063-1079.

