

Daftar Pustaka

- Abdillah, W., & Hartono, J. (2015). *Partial Least Square (PLS): Alternatif Structural Equation Modeling (SEM) dalam Penelitian Bisnis*. Andi Offset.
- Camilla Strömbäck, Thérèse Lind, Kenny Skagerlund, Daniel Västfjäll, Gustav Tinghög , Does self-control predict financial behavior and financial well-being? , *Jurna of Behavioral and Experimental Finance* 14 (2017) 30-38 , Elsevier. [https:// pdf.sciencedirectassets.com/305624](https://pdf.sciencedirectassets.com/305624)
- Greta,B,F,. Egidio,P,. Stefano,M,.&Valeria,S,.(2023) The Impact of FinTech innovation on digital financial literacy in Europe : Insights fro the Banking Industry. *Research in International Business and Finance*. <https://doi.org/10.1016/j.ribaf.2024.102218>
- Hair, J.F., Hult, G.T.M., Ringle, C.M., Sarstedt, M., Danks, N.P., Ray, S. (2021). *An Introduction to Structural Equation Modeling*. In: *Partial Least Squares Structural Equation Modeling (PLS-SEM) Using R*. Classroom Companion: Business. Springer, Cham. https://doi.org/10.1007/978-3-030-80519-7_1
- Joyce Serido, Sharon Danes, Jessie Rudi, and Soyeon Shim , Using the Expectancy-Value Theory to Understand Emerging Adult's Financial Behavior and Financial Well-Being , *Journal Sage pub* <https://journals.sagepub.com/doi/epub/10.1177/2167696818815387>
- Kavita CHAVALI, Prasanna MOHAN RAJ, Riyaz AHMED . *Does Financial Behavior Influence Financial Well-being?Journal of Asian Finance, Economics and Business Vol 8 No 2 (2021) 0273–0280* , [doi:10.13106/jafeb.2021.vol8.no2.0273](https://doi.org/10.13106/jafeb.2021.vol8.no2.0273)
- Kk,F,C. Mohamad,F,S. Amirah,S,M,. Husniyah,A,R,. Nuradibah,Moktar,. Mohd,A,O,. (2021) The Effects of Financial Literacy , Self-Efficacy and Self Coping on Financial Behavior of Emerging Adults. *The Journal of Asian Finance, Economics and Business*. <https://doi.org/10.13106/jafeb.2021.vol8.no3.0905>
- Mamik,N,F,. Yoyol, S,. Tony,S,A,. (2021) Influence of Financial Literacy and Use of Financial Technology on Financial Satisfaction through Financial Behavior. *International Journal of Education & Literacy Studies*. <https://journals.aiac.org.au/index.php/IJELS/article/view/6478/4528>
- Mohamad,F,S,. Mervin,A,. Siong,H,L,. Husniyah,A,R,. Nik,A,S,B,. Muslimah,I,. Impact of Financial Behavior on Financial Well-being : Evidance among young adults in Malaysia. *Journal of Financial Service Marketing*. <https://link.springer.com/article/10.1057/s41264-023-00234-8>

Mohannad A. M. Abu Daqar, Samer Arqawi and Sharif Abu Karsh (2020). Fintech in the eyes of Millennials and Generation Z (the financial behavior and Fintech perception). *Banks and Bank Systems*, 15(3), 20-28.[http://dx.doi.org/10.21511/bbs.15\(3\).2020.03](http://dx.doi.org/10.21511/bbs.15(3).2020.03)

Nilesh,M,M,DR., (2023). A Study of Conceptual Framework and Need of Digital Financial Literacy in India. *Journal of research in Business and Management* Vol 11 , Issue 3 , pp;261-264. www.questjournals.org

Parul, K., Rekha,P., Neha,K.,&Mosab,I,T.,(2023) The interplay of skills, digital financial literacy, capability and autonomy in financial decision making and well being. *Avaiable at Sciencedirect Borsa Istanbul Review*. <http://www.elsevier.com/journals/borsa-istanbul-review/2214-8450>

R.Setiyani&I Silichatu, (2019). Financial Well-being of College Students: An Empirical Study on Mediation Effect of Financial Behavior,*Journal KNE Open*. <https://kneopen.com/KnE-Social/article/view/4026>

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://pdfs.semanticscholar.org/3842/7712d28683b76cb68bb465f201db34ed6791.pdf>

Rahman *et al. Futur Bus J* 2021, 7(1):52 The role of financial behaviour, financial literacy, and financial stress in explaining the financial well-being of B40 group in Malaysia . *Future Business Journal*, <https://doi.org/10.1186/s43093-021-00099-0>

Ryan.R.S., Indra.B., & Betty., (2020). *Challenges and Trends of Financial Technology (Fintech) : A Systematic Literature Review*. *Journal MDPI*, <https://www.mdpi.com/2078-2489/11/12/590>

Shiwani.S.,Akriti.,J,Alok.,K.,R,Audhes.,K,(2024) Educational Administration: Theory and Practice 2024, 30(4), Role Of Fintech Adoption On Relationship Between Financial Literacy And Financial Well-<http://kuey.net/index.php/kuey/article/view/1351/1587>

Tae,Y,P,. Lu,F,. Swarn.,C. (2023) Financial socialization and financial well-being in early adulthood : The mediating role of financial capability. *Interdisciplinary Journal of Applied Family Science*. <https://onlinelibrary.wiley.com/doi/epdf/10.1111/fare.12959>

Tarada.B.M., Taufik.,F., (2022). Improving Financial Well-being in Indonesia : The Mediating Role of Financial Behavior. *Review of Integrative Business&Economics Research*. Vol 11, Issue 4. https://sibresearch.org/uploads/3/4/0/9/34097180/riber_11-s4_09_s22-093_201-219.pdf

Taufik Faturahman, tarada Berlian Megananda and henndy ginting, (2024). Improving financial well-being in Indonesia : the role of social media as a mediating factor in financial behavior. *Cogent Social Sciences*. <https://www.tandfonline.com/doi/epdf/10.1080/23311886.2024.2319374?needAccess=true>

Wan,R,WN,. & Syadiyah,A,S,. (2023). Digital Financial Literacy Among Young Adults in Malaysia. *International Business Education Journal*, 16(2), 115–126. <https://doi.org/10.37134/ibej.Vol16.2.9.2023>

Waqar.Y., Tariq.J., K.Ramathan.K., Muhammad.F., Faisal.K.U.R, Valliappan.R.,(2023). Impact of Self-Control, Financial Literacy and Financial Behavior on Financial Well-Being, *The Journal of Social Sciences Research* <https://doi.org/10.32861/jssr.51.211.218>

Wulandari,R.T.,&Damayanti, S.M.(2022). The importance of Digital Financial Literacy to anticipaye implusive buying behavior ini buy-now-pay-later mode. *International Journal of Business and Economy*, 4(3), 170-182. <https://myjms.mohe.gov.my/index.php/ijbec/article/view/19615/10438>

Yoonyoung Hwang., Sangwook Park.,&Nina Shin , (2021). Sustainable Development of a Mobile Payment Security Environment Using Fintech Solutions, *Journal Sustainability MDPI*, <https://www.mdpi.com/2071-1050/13/15/8375>