

## DAFTAR PUSTAKA

- Abdillah, W., & Hartono, J. (2015). *Partial Least Square (PLS): Alternatif Structural Equation Modeling (SEM) dalam Penelitian Bisnis*. ANDI.
- Ali, A., Rahman, M. S. A., & Bakar, A. (2015). Financial Satisfaction and the Influence of Financial Literacy in Malaysia. *Social Indicators Research*, 120(1), 137–156. <https://doi.org/10.1007/S11205-014-0583-0>
- Amagir, A., Groot, W., van den Brink, H. M., & Wilschut, A. (2020). Financial literacy of high school students in the Netherlands: knowledge, attitudes, self-efficacy, and behavior. *International Review of Economics Education*, 34. <https://doi.org/10.1016/J.IREE.2020.100185>
- Andani, N. D. (2018). Pengaruh Income, Financial Knowledge, Financial Behavior dan Childhood Consumer Experience Terhadap Financial Satisfaction Pada Pegawai PT. Perusahaan Listrik Negara (Persero) Wilayah Sumatera Utara. *Repositori Institusi Universitas Sumatera Utara*. <https://repositori.usu.ac.id/handle/123456789/7266>
- Andarsari, P. R., & Ningtyas, M. N. (2019). The Role of Financial Literacy on Financial Behavior. *Journal of Accounting and Business Education*, 4(1), 24. <https://doi.org/10.26675/jabe.v4i1.8524>
- Annur, C. M. (2020). Indonesia Peringkat ke-4 Negara Berpenduduk Terbanyak Dunia. *Databoks.Katadata.Co.Id*. <https://databoks.katadata.co.id/datapublish/2020/12/15/indonesia-peringkat-ke-4-negara-berpenduduk-terbanyak-dunia>
- Arifin, A. Z. (2018). Influence factors toward financial satisfaction with financial behavior as intervening variable on Jakarta area workforce. *European Research Studies Journal*, 21(1), 90–103.
- Chin. (1998). Handbook of Partial Least Squares: Concepts, Methods and Applications. Springer Berlin Heidelberg. In *The Journal of biological chemistry* (Vol. 206, Issue 1).
- Conger, R. D., Rueter, M. A., & Elder, Glen H., J. (1999). Couple resilience to

- economic pressure. *Journal of Personality and Social Psychology*, 76(1), 54–71. <https://doi.org/10.1037/0022-3514.76.1.54>
- Creswell, J. W. (2012). *Research Design Pendekatan Kualitatif, Kuantitatif, dan Mixed*. Pustaka Pelajar.
- Darmawan, D., & Pamungkas, A. S. (2019). Pengaruh Financial Attitude, Financial Behavior, Dan Financial Knowledge Terhadap Financial Satisfaction. *Jurnal Manajerial Dan Kewirausahaan*, 1(2), 172–181. <https://doi.org/10.24912/JMK.V1I2.5076>
- Falahati, L., Sabri, M. F., & Paim, L. (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>
- Fitriani, A., & Widodo, A. (2020). Pengaruh Financial Knowledge Terhadap Financial Behavior Dengan Financial Attitude Sebagai Variabel Intervening Pada Generasi Z. *Jurnal Ilmiah MEA (Manajemen, Ekonomi, & Akuntansi)*, 4(2), 310–319. <http://journal.stiemb.ac.id/index.php/mea/article/view/333>
- Ghozali, I., & Hengky, L. (2015). *Konsep, Teknik, Aplikasi Menggunakan Smart PLS 3.0 Untuk Penelitian Empiris*. Badan Penerbit Universitas Diponegoro.
- Gutter, M., & Copur, Z. (2011). Financial Behaviors and Financial Well-Being of College Students: Evidence from a National Survey. *Journal of Family and Economic Issues*, 32(4), 699–714. <https://doi.org/10.1007/s10834-011-9255-2>
- 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>
- Herdjiono, I., & Damanik, L. A. (2016). Pengaruh Financial Attitude, Financial Knowledge, Parental Income Terhadap Financial Management Behavior. *Jurnal Manajemen Teori Dan Terapan/ Journal of Theory and Applied Management*, 9(3), 226–241. <https://doi.org/10.20473/jmtt.v9i3.3077>
- Hidayati, N. (2021). The Influence of Financial Knowlegde, Financial Attitude, and Personality Towards Financial Management Behavior on Productive Age

- Population. *Business and Economics Research*.
- 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.
- Hira, T. K., & Mugenda, O. M. (1999). The relationships between self-worth and financial beliefs, behavior, and satisfaction. *Journal of Family and Consumer Sciences*, 76–82.
- <https://www.proquest.com/openview/000ab8ca87ecc56ea398efa2016b861a/1?pq-origsite=gscholar&cbl=41036>
- Ibrahim, M. E., & Alqaydi, F. R. (2013). Financial Literacy, Personal Financial Attitude, and Forms of Personal Debt among Residents of the UAE. *International Journal of Economics and Finance*, 5(7), 126–138.
- <https://doi.org/10.5539/ijef.v5n7p126>
- Idris, M. (2021, January 22). Generasi Z dan Milenial Dominasi Jumlah Penduduk Indonesia. *Kompas.Com*.
- <https://money.kompas.com/read/2021/01/22/145001126/generasi-z-dan-milenial-dominasi-jumlah-penduduk-indonesia?page=all>
- Joo, S. H., & Grable, J. E. (2004). An exploratory framework of the determinants of financial satisfaction. *Journal of Family and Economic Issues*, 25(1), 25–50.
- <https://doi.org/10.1023/B:JEEI.0000016722.37994.9F>
- Krishnan, A., Williams, L. J., McIntosh, A. R., & Abdi, H. (2011). Partial Least Squares (PLS) methods for neuroimaging: A tutorial and review. *NeuroImage*, 56(2), 455–475. <https://doi.org/10.1016/j.neuroimage.2010.07.034>
- Laucereno, S. F. (2021, March 25). Banyak Orang RI Belum Melek Keuangan, Apa Dampaknya? *Detikfinance*. <https://finance.detik.com/moneter/d-5507983/banyak-orang-ri-belum-melek-keuangan-apa-dampaknya>
- Lempers, J. D., & Clark-Lempers, D. S. (1997). Economic hardship, family relationships, and adolescent distress: an evaluation of a stress-distress mediation model in mother-daughter and mother-son dyads. *Adolescence*, 32(126), 339–357.

- Lorgulescu, M. C. (2016). Generation Z and its perception of work. *Cross-Cultural Management Journal*, XVIII(1), 47–54.
- Marsh, B. A. (2006). EXAMINING THE PERSONAL FINANCE ATTITUDES, BEHAVIORS, AND KNOWLEDGE LEVELS OF FIRST-YEAR AND SENIOR STUDENTS AT BAPTIST UNIVERSITIES IN THE STATE OF TEXAS Brent. *Bowling Green State University, August*, 31–42.
- McMahon, G.P, R., & Holmes, S. (1991). Small Business Financial Management Practices in North America: A Literature Review. *Journal of Small Business Management*, 29(2), 19.
- Mien, N. T. N., & Thao, T. P. (2015). Factors Affecting Personal Financial Management Behaviors: Evidence from Vietnam. In *Proceedings of the Second Asia-Pacific Conference on Global Business, Economics, Finance and Social Sciences (AP15Vietnam Conference)*, 10–12.
- Owusu, G. M. Y. (2021). Predictors of financial satisfaction and its impact on psychological wellbeing of individuals. *Journal of Humanities and Applied Social Sciences, ahead-of-p(ahead-of-print)*. <https://doi.org/10.1108/jhass-05-2021-0101>
- Primadhyta, S. (2017, October 21). *Hanya 12,6 Persen Masyarakat Indonesia Punya Rencana Keuangan*. CNN Indonesia.  
<https://www.cnnindonesia.com/ekonomi/20171020194504-78-249871/hanya-126-persen-masyarakat-indonesia-punya-rencana-keuangan>
- Rajna, A., Ezat, W. S., Al, J. S., & Moshiri, H. (2011). Financial Management Attitude and Practice among the Medical Practitioners in Public and Private Medical Service in Malaysia. *International Journal of Business and Management*, 6(8). <https://doi.org/10.5539/ijbm.v6n8p105>
- Rakhmah, D. N. (2021, February 4). *Gen Z Dominan, Apa Maknanya bagi Pendidikan Kita?* Badan Penelitian Dan Pengembangan Dan Perbukuan Kementerian Pendidikan, Kebudayaan, Riset, Dan Teknologi.  
<https://puslitjakdikbud.kemdikbud.go.id/produk/artikel/detail/3133/gen-z-dominan-apa-maknanya-bagi-pendidikan-kita>

Refsi, F. (2021). ANALYSIS OF FINANCIAL ATTITUDE ON PERSONAL FINANCIAL MANAGEMENT WITH FINANCIAL BEHAVIOR AS A VARIABEL INTERVENING TO GENERATION Z IN BANDUNG CITY. *Open Library Telkom University*.

Sahi, S. K. (2013). Demographic and socio-economic determinants of financial satisfaction: A study of SEC-A segment of individual investors in India.

*International Journal of Social Economics*, 40(2), 127–150.

[https://doi.org/10.1108/03068291311283607/FULL/PDF](https://doi.org/10.1108/03068291311283607)

Shalihah, N. F. (2021, January 23). *Indonesia Didominasi Generasi Milenial dan Generasi Z, Apa Plus Minusnya? Halaman all - Kompas.com*. Kompas.Com. <https://www.kompas.com/tren/read/2021/01/23/163200065/indonesia-didominasi-generasi-milenial-dan-generasi-z-apa-plus-minusnya-?page=all>

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>

Sidik, S. (2021, September 28). Target OJK 2024, 90% Penduduk RI Sudah Melek Finansial. *CNBC Indonesia*.

<https://www.cnbcindonesia.com/market/20210928160524-17-279837/target-ojk-2024-90-penduduk-ri-sudah-melek-finansial>

Stanley, T. D., & Jarrell, S. B. (2005). Meta-Regression Analysis: A Quantitative Method of Literature Surveys. *Journal of Economic Surveys*, 19(3), 299–308. <https://doi.org/10.1111/J.0950-0804.2005.00249.X>

Sujarweni, W. (2018). *Manajemen Keuangan: Teori, Aplikasi, dan Hasil Penelitian*. Penerbit Pustaka Baru Press.

Taft, M. K., Hosein, Z. Z., & Mehrizi, S. M. T. (2013). The Relation between Financial Literacy, Financial Wellbeing and Financial Concerns. *International Journal of Business and Management*, 8(11), 63–75.

<https://doi.org/10.5539/ijbm.v8n11p63>

Wibowo, A. S., & Dewi, A. S. (2021). Pengaruh Financial Attitude, Financial

Knowledge, Dan Parental Income Terhadap Financial Management Behavior (objek Studi: Mahasiswa Di Provinsi Jawa Barat). *EProceedings of Management*, 8(2).

<https://openlibrarypublications.telkomuniversity.ac.id/index.php/management/article/view/14761>

Woodyard, A. S., & Robb, C. A. (2016). Consideration of Financial Satisfaction: What Consumers Know, Feel and Do from a Financial Perspective. *Journal of Financial Therapy*, 7(2). <https://doi.org/10.4148/1944-9771.1102>

Xiao, J. J., Chen, C., & Chen, F. (2014). Consumer financial capability and financial satisfaction. *Social Indicators Research*, 118(1), 415–432.  
<https://doi.org/10.1007/s11205-013-0414-8>

Zahriyan, M. Z. (2016). Pengaruh Literasi Keuangan dan Sikap Terhadap Uang Pada Perilaku Pengelolaan Keuangan Keluarga. *Journal of Business and Banking*, 1, 1–10.

Zulfikar, F. (2021, August 31). 10 Negara dengan Jumlah Penduduk Terbesar di Dunia, Indonesia Nomor Berapa? *Detikedu*.  
<https://www.detik.com/edu/detikpedia/d-5703755/10-negara-dengan-jumlah-penduduk-terbesar-di-dunia-indonesia-nomor-berapa>