

DAFTAR PUSTAKA

- Adhinegara, B. Y. (2019). *Melonjaknya Tren Bisnis "Leisure Economy" (Ekonomi Rekreasi)*. Daya.Id. <https://www.daya.id/usaha/artikel-daya/keuangan/melonjaknya-tren-bisnis-leisure-economy-ekonomi-rekreasi>
- Adiputra, I. G., & Patricia, E. (2020). The Effect of Financial Attitude, Financial Knowledge, and Income on Financial Management Behavior. In *Tarumanagara International Conference on the Applications of Social Sciences and Humanities (TICASH 2019)*, 439, 107–112.
- 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)
- Ajzen, I., Madden, T. J., & Ellen, S. P. (1992). A Comparison of the Theory of Planned Behavior and the Theory of Reasoned Action. In *Personality and Social Psychology Bulletin* (Vol. 18, Issue 1, pp. 3–9).
- Ajzen, I., Schmid, P., & Reinecke, J. (1996). *Application of the Theory of Planned Behavior to Adolescents' Condom Use: A Panel Study*. 749–772. <https://sci-hub.se/10.1111/j.1559-1816.1996.tb01128.x>
- Ajzen, I. (2001). Nature and operation of attitudes. *Annual Review of Psychology*, 52(February 2001), 27–58. <https://doi.org/10.1146/annurev.psych.52.1.27>
- Ajzen, I. (2005). *Attitudes, Personality and Behaviour* (2nd ed.). Open University Press. https://books.google.co.id/books?hl=id&lr=&id=dmJ9EGEy0Zyc&oi=fnd&pg=PP1&dq=Attitudes,+Personality+and+Behavior&ots=EDQTSpK04y&si=g=x6eQBXkmWegVKK3TRHA6yyobAoM&redir_esc=y#v=onepage&q=Attitudes%2C+Personality+and+Behavior&f=false
- Alasan Generasi Milenial Lebih Konsumtif. (2018). Cnnindonesia.Com. <https://www.cnnindonesia.com/gaya-hidup/20180418215055-282-291845/alasan-generasi-milenial-lebih-konsumtif>
- Albeerdy, M. I., & Gharleghi, B. (2015). Determinants of the Financial Literacy among College Students in Malaysia. *International Journal of Business Administration*, 6(3), 16–25. https://d1wqxts1xzle7.cloudfront.net/37861476/Layout-IJBA-V6N3-libre.pdf?1433828744=&response-content-disposition=inline%3B+filename%3DInternational_Journal_of_Business_Admini.pdf&Expires=1678702278&Signature=IBx~oy3C3NDAWwrNpYBcl61~fDF2lnxktqO0X1dzeebDJ
- 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. *KnE Social Sciences*, 3(10), 811. <https://doi.org/10.18502/kss.v3i10.3174>

- Arianti, B. F. (2018). The Influence of Financial Literacy, Financial Behavior and Income on Investment Decision. *Economics and Accounting Journal*, 1(1), 10.
- Bagus Rai Utama, I. G. (2021). *Teknik Sampling dan Penentuan Jumlah sampel* (Vol. 2021). <https://doi.org/10.13140/RG.2.1.5187.0808>
- Brilianti, T. R., & Lutfi, L. (2020). Pengaruh Pendapatan, Pengalaman Keuangan dan Pengetahuan Keuangan terhadap Perilaku Keuangan Keluarga di Kota Madiun. *Journal of Business and Banking*, 9(2), 197–213. <https://doi.org/10.14414/jbb.v9i2.1762>
- Budiono, E. (2020). Analisis Financial Knowledge, Financial Attitude, Income, Locus of Control , Financial Management Behavior Masyarakat Kota Kediri. *Jurnal Ilmu Manajemen*, 8(1), 284–295.
- Christina, L., & Wijaya, F. F. (2021). Financial Literacy Influencing Factor Analysis To Students in Batam City. *International Journal Of Economics, Business and Accounting Research (IJEBAR)*, 5(2), 129–137. <http://jurnal.stie-aas.ac.id/index.php/IJEBAR/article/download/2421/1151>
- Darusman, F. A., & Sumaryanti, I. U. (2022). Pengaruh FOMO terhadap Problematic Social Media Use pada Dewasa Awal Pengguna TikTok di Kota Bandung. *Bandung Conference Series: Psychology Science*, 2(1), 277–284. <https://doi.org/10.29313/bcsp.v2i1.1034>
- Defiansih, D. D. (2021). Pengaruh Religiusitas, Pendidikan Keluarga, dan Sosialisasi Keuangan terhadap Literasi Keuangan Syariah dengan Kecerdasan Intelektual sebagai Variabel Moderasi. *Jurnal Ekonomi Dan Pendidikan*, 18(1), 34–51. <https://doi.org/10.21831/jep.v18i1.33146>
- Dewanti, V. P., & Asandimitra, N. (2021). Pengaruh Financial Socialization, Financial Knowledge, Financial Experience terhadap Financial Management Behavior dengan Locus of Control sebagai Variabel Mediasi pada Pengguna Paylater. *Jurnal Ilmu Manajemen*, 9(3), 863–875. <https://doi.org/10.26740/jim.v9n3.p863-875>
- Estuti, E. P., Rosyada, I., & Faidah, F. (2021). Analisis Pengetahuan Keuangan, Kepribadian Keuangan, Kepribadian dan Sikap Keuangan terhadap Perilaku Manajemen Keuangan. *Jurnal CAPITAL Kebijakan Ekonomi, Manajemen, Dan Akuntansi*, 4(1), 1–14.
- 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>
- Gunawan, A., Pirari, W. S., & Sari, M. (2020). Pengaruh Literasi Keuangan dan Gaya Hidup terhadap Pengelolaan Keuangan Mahasiswa Prodi Manajemen Universitas Muhammadiyah Sumatera Utara. *Jurnal Humaniora*, 4(2), 23–35.
- Haniff, A., & Syafriharti, R. (2017). Hubungan Pemilihan Moda Dengan

- Karakteristik Sosial Ekonomi Dan Jarak Perjalanan Penglaju Dari Kota Cimahi Ke Kota Bandung Dengan Maksud Bekerja. *Jurnal Wilayah Dan Kota*, 4(02), 54–67. <https://doi.org/10.34010/jwk.v4i02.2094>
- Hanson, T. A., & Olson, P. M. (2018). Financial Literacy and Family Communication Patterns. *Journal of Behavioral and Experimental Finance*, 19, 64–71. <https://doi.org/10.1016/j.jbef.2018.05.001>
- Hastings, J. S., Madrian, B. C., & Skimmyhorn, W. L. (2013). *Financial Literacy, Financial Education and Economic Outcomes* (Vol. 5, Issue 1). <https://doi.org/10.1146/annurev-economics-082312-125807.NBER>
- Haudi, & Widya, D. (2023). The Role of Financial Literacy, Financial Attitudes, and Family Financial Education on Personal Financial Management and Locus of Control of University Students. *International Journal of Social and Management Studies (Ijosmas)*, 4(2), 107–116.
- Hira, T. K., Sabri, M. F., & Loibl, C. (2013). Financial socialization's impact on investment orientation and household net worth. *International Journal of Consumer Studies*, 37(1), 29–35. <https://doi.org/10.1111/ijcs.12003>
- Humaidi, A., Khoirudin, M., Adinda, A. R., & Kautsar, A. (2020). The Effect of Financial Technology, Demography, and Financial Literacy on Financial Management Behavior of Productive Age in Surabaya, Indonesia. *International Journal of Advances in Scientific Research and Engineering*, 06(01), 77–81. <https://doi.org/10.31695/ijasre.2020.33604>
- Humaira, I., & Sagori, E. M. (2018). Pengaruh Pengetahuan Keuangan, Sikap Keuangan, dan Kepribadian Terhadap Perilaku Manajemen Keuangan pada Pelaku UMKM Sentra Kerajinan Batik Kabupaten Bantul. *Jurnal Nominal*, VII(1), 15.
- Husna, N. A., & Lutfi, L. (2021). Perilaku Pengelolaan Keuangan Keluarga: Peran Moderasi Pendapatan. *Jurnal Samudra Ekonomi Dan Bisnis*, 13(1), 15–27. <https://doi.org/10.33059/jseb.v13i1.3349>
- Huwaydi, Y., Hakim, M. S., & Persada, S. F. (2018). Analisis Deskriptif Pengguna Go-Pay di Surabaya. *Teknik ITS*, 7(1), 1–5. www.pwc.com sg/en/tice/assets/tmtnews201304/pwc-consumer-
- Immamah, K. D. (2022). Pengaruh Pengetahuan Keuangan , Pengalaman Keuangan , Dan Pengendalian Diri Terhadap Perilaku Keuangan (Studi pada Pedagang Pasar Sekaran). *Jurnal Manajemen Dan Bisnis Terapan*, 2(1), 43–52.
- Ishar, M., & Anam, A. K. (2021). Pengaruh pembelajaran keuangan dan sosialisasi keuangan terhadap literasi keuangan. *Inovasi*, 17(3), 603–608. <https://journal.feb.unmul.ac.id/index.php/INOVASI/article/view/10050>
- Jayani, D. H. (2021). *Gen Z Paling Banyak Belanja untuk Internet dan Makan*. Databoks.Katadata.Co.Id. <https://databoks.katadata.co.id/datapublish/2022/01/13/gen-z-paling-banyak->

belanja-untuk-internet-dan-makan

- Jazuli, A., & Setiyani, R. (2021). Antecedent Financial Management Behavior: Financial Literacy Sebagai Intervening Arah. *Economic Education Analysis Journal*, 10(1), 163–176. <https://doi.org/10.15294/eeaj.v10i1.45682>
- Jebbouri, A., Zhang, H., Wang, L., & Bouchiba, N. (2021). Exploring the Relationship of Image Formation on Tourist Satisfaction and Loyalty: Evidence From China. *Frontiers in Psychology*, 12(November). <https://doi.org/10.3389/fpsyg.2021.748534>
- Kenny, D. A., Kaniskan, B., & McCoach, D. B. (2015). The Performance of RMSEA in Models With Small Degrees of Freedom. *Sociological Methods and Research*, 44(3), 486–507. <https://doi.org/10.1177/0049124114543236>
- Khawar, S., & Sarwar, A. (2021). Financial literacy and financial behavior with the mediating effect of family financial socialization in the financial institutions of Lahore, Pakistan. *Future Business Journal*, 7(1), 1–11. <https://doi.org/10.1186/s43093-021-00064-x>
- Kumar, S., Watung, C., Eunike, J., & Liunata, L. (2017). The Influence of Literacy towards Financial Behavior and Its Implication on Financial Decision: A Survey of President University Student in Cikarang-Bekasi. *FIRM: Journal of Management Studies*, 2(1), 14–23.
- Loebiantoro, I. Y., Eaw, H. C., & Annuar, N. (2021). The Influence of Financial Socialization on Financial Literacy About Stock Investment in the Millennial Generation. *United International Journal for Research & Technology*, 03(02), 92–97. <https://www.academia.edu/download/77993245/UIJRTV3I20013.pdf>
- Masrek, M. N., & Heriyanto, H. (2021). Prosedur Perbaikan untuk Mengontrol dan Meminimalkan Varian Metode Umum dalam Survei Penelitian Ilmu Perpustakaan dan Informasi. *Palimpsest: Jurnal Ilmu Informasi Dan Perpustakaan*, 12(1), 1–11. <https://doi.org/10.20473/pjil.v12i1.25062>
- Memon, M. A., Ting, H., Cheah, J.-H., Thurasamy, R., Chuah, F., & Cham, T. H. (2020). Sample Size for Survey Research: Review and Recommendations. *Journal of Applied Structural Equation Modeling*, 4(2), i–xx. [https://doi.org/10.47263/jasem.4\(2\)01](https://doi.org/10.47263/jasem.4(2)01)
- Merdeka Finansial Ala Generasi Milenial. (2019). Tirto.Id. <https://tirto.id/merdeka-finansial-ala-generasi-milenial-egiY>
- Mustika, M., Yusuf, N., & Taruh, V. (2022). Pengaruh Literasi Keuangan, Sikap Keuangan Dan Kemampuan Akademik Terhadap Perilaku Pengelolaan Keuangan Mahasiswa Akuntansi Fakultas Ekonomi Universitas Negeri Gorontalo. *Jurnal Mahasiswa Akuntansi*, 1(1), 82–96.
- 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 di Kota Surabaya.

- Jurnal Ilmu Manajemen*, 10(1), 82–97.
<https://doi.org/10.26740/jim.v10n1.p82-97>
- Nuryana, I., & Rahmawati, N. (2020). Peran Literasi Keuangan dalam Memediasi Pengaruh Sikap Keuangan, dan Teman Sebaya terhadap Perilaku Pengelolaan Keuangan. *Economic Education Analysis Journal*, 9(1), 161–181.
<https://doi.org/10.15294/eeaj.v9i1.37246>
- Organization of Economic Co-Operation and Development/International Network on Financial Inclusion*. (2018). Oecd.Org.
- Paolo Stella, G., Filotto, U., & Maria Cervellati, E. (2020). A Proposal for a New Financial Literacy Questionnaire. *International Journal of Business and Management*, 15(2), 34. <https://doi.org/10.5539/ijbm.v15n2p34>
- Pradiningtyas, T. E., & Lukiaستuti, 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>
- Purwana, D., Suhud, U., Fatimah, T., & Armelita, A. (2018). Antecedents of Secondary Students' Entrepreneurial Motivation. *Journal of Entrepreneurship Education*, 21(2), 1–7.
- Purwanti. (2021). Pengaruh Financial Knowledge, Financial Attitude, Presepsi Kemudahan, Sosial Demografi Penggunaan Dana Dompet Digital Terhadap Financial Management Behavior. *Jurnal Daya Saing*, 7(1), 57–66.
<https://ejournal.kompetif.com/index.php/dayasaing/article/view/554>
- Purwidianti, W., Tubastuti, N., Darmawan, A., & Rahmawati, I. Y. (2022). Does Financial Behavior Mediate The Relationship Between Financial Literacy and Financial Experience Towards Financial Performance of Small Businesses? *Proceedings of the International Conference on Sustainable Innovation Track Accounting and Management Sciences (ICOSIAMS 2021)*, 201(Icosiams 2021), 235–241. <https://doi.org/10.2991/aebmr.k.211225.033>
- Rahmi, K. H., & Sukarta, C. C. (2020). Fear of Missing Out dengan Nomophobia pada Mahasiswa. *Jurnal Social Philantropic*, 1(2), 23–30.
- Reviandani, W. (2019). Pengaruh Pengalaman Keuangan Dan Tingkat Pendapatan Terhadap Perilaku Keuangan Keluarga Di Desa Yosowilangun Kecamatan Manyar Gresik. *Jurnal Manajerial*, 6(01), 48.
<https://doi.org/10.30587/manajerial.v6i01.862>
- Riaz, S., Khan, H. H., Sarwar, B., Ahmed, W., Muhammad, N., Reza, S., & Ul Haq, S. M. N. (2022). Influence of Financial Social Agents and Attitude Toward Money on Financial Literacy: The Mediating Role of Financial Self-Efficacy and Moderating Role of Mindfulness. *SAGE Open*, 12(3), 16.
<https://doi.org/10.1177/21582440221117140>
- Rini Prihastuty, D., & Rahayuningsih, S. (2018). Pengaruh Financial Literacy,

- Financial Behavior, Financial Attitude, Dan Demografi Terhadap Perilaku Konsumtif (Studi Pada Mahasiswa Strata I Fakultas Ekonomi Universitas 17 Agustus 1945 Surabaya). *Jurnal Hasil Penelitian LPPMUntag Surabaya* , 03(02), 121–134. jurnal.untag-sby.ac.id/index.php/jhp17
- Rizaty, M. A. (2022). *KIC: Mayoritas Gen Z dan Y Akui Pengeluaran Bulanan Lebih Besar dari Pendapatan*. Databoks.Katadata.Co.Id.
- 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 (JIM)*, 6(3), 93–103.
- Safitri, A., & Kartawinata, B. R. (2020). Pengaruh Financial Socialization dan Financial Experience terhadap Financial Management Behavior (Studi pada Wanita Bekerja di Kota Bandung). *Jurnal Ilmu Keuangan Dan Perbankan (JIKA)*, 9(2), 158–170.
- Sahara, N. (2019). *OJK Paparkan 3 Hal Pengelolaan Keuangan Milenial*. Investor.Id. <https://investor.id/finance/195606/ojk-paparkan-3-hal-pengelolaan-keuangan-milenial>
- Sahara, Y., Fuad, M., & Setianingsih, D. (2022). The Role of Financial Attitude, Financial Experience, Financial Knowledge, and Personality on Student's Personal Financial Management Behavior. *Jurnal Sorot*, 17(3), 167. <https://doi.org/10.31258/sorot.17.3.167-176>
- Saputra, E. D., & Murniati, M. P. (2021). Pengaruh Literasi Keuangan, Perilaku Keuangan, Karakteristik Sosial Demografi, Toleransi Risiko terhadap Perencanaan Keuangan Hari Tua Pegawai Instansi XYZ *Fokus Bisnis: Media* ..., 20(2), 216–229. <https://doi.org/10.32639/fokusbisnis.v20i2.950>
- Satoto, S. H., & W. P., S. B. (2020). The Effect of Financial Literacy on Financial Management Behaviour with Self-control as Intervening Variable. *Science and Technology, Icbeem 2019*, 179–186. <https://doi.org/10.5220/0009960501790186>
- Sebastian, W. (2022). Pengaruh Financial Knowledge dan Financial Socialization terhadap Financial Literacy pada Individu yang Menggunakan Layanan Digital Perbankan. In *Jurnal Manajemen Bisnis dan Kewirausahaan* (Vol. 6, Issue 1, p. 89). <https://doi.org/10.24912/jmbk.v6i1.16361>
- Sholeh, B. (2019). Pengaruh Literasi Keuangan Terhadap Perilaku Keuangan Mahasiswa Program Studi Pendidikan Ekonomi Universitas Pamulang. *Pekobis : Jurnal Pendidikan, Ekonomi, Dan Bisnis*, 4(2), 57. <https://doi.org/10.32493/pekbis.v4i2.p57-67.4306>
- Sholiha, E. U. N., & Salamah, M. (2015). Structural Equation Modeling-Partial Least Square for Modeling District/City Health Degrees in East Java. *Jurnal Sains Dan Seni Its*, 4(2), 169–174.

<http://id.portalgaruda.org/index.php?ref=browse&mod=viewarticle&article=415116>

- 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(01), 105–131.
- Sitanggang, Y. T., & Desiyanti, R. (2022). Pengaruh Pengetahuan Keuangan, Sikap Keuangan dan Pengalaman Keuangan pada Pelaku Usaha Pakaian Bekas di Plaza the Central Senapelan, Pekanbaru, Riau. *Jurnal Bisnis Dan Manajemen*, 21(2), 2–4.
- Subaida, I., & Hakiki, F. N. (2021). Pengaruh Pengetahuan Keuangan dan Pengalaman Keuangan terhadap Perilaku Perencanaan Investasi dengan Kontrol Diri sebagai Variabel Moderasi. *Jurnal Ilmu Keluarga Dan Konsumen*, 14(2), 152–163. <https://doi.org/10.24156/jikk.2021.14.2.152>
- Sugiharti, H., & Maula, K. A. (2019). Pengaruh Literasi Keuangan Terhadap Perilaku Pengelolaan Keuangan Mahasiswa. *Journal of Accounting and Finance*, 4(2), 804–818. <https://doi.org/10.35706/acc.v4i2.2208>
- Sutatama, B., Kusumapradana, & Aisyah, S. (2022). Pengaruh Literasi Keuangan dan Financial Attitude terhadap Penggunaan Dompet Digital (e-Wallet) di Kalangan Mahasiswa di Surakarta. *Atma Jaya Accounting Research (AJAR)*, 5(02), 1–23. <https://doi.org/10.35129/ajar.v5i02.346>
- Syaliha, A., Sutieman, E., Pasolo, M. R., & Pattiasina, V. (2022). The Effect of Financial Literacy, Life Style, Financial Attitude and Locus of Control to Financial Management Behavior. *PUBLIC POLICY (Jurnal Aplikasi Kebijakan Publik & Bisnis)*, 3(1), 52–71. <https://doi.org/10.51135/publicpolicy.v3.i1.p52-71>
- Tabachnick, B. G., & Fidell, L. S. (2020). Multivariate Statistics. In Pearson (7th ed.). Pearson. <https://doi.org/10.4324/9780429500749-17>
- Tanuwijaya, K., & Setyawan, I. R. (2016). The Effect of Financial Socialization and Financial Experience on Investment Intention Through Financial Literacy on College Students. 18.
- Tino, R., hayati, H., & Pieter Pelamonia, S. (2021). Analisis Deskriptif Kekuatan Otot Peras Tangan. *Jurnal Porkes*, 4(1), 32–38. <https://doi.org/10.29408/porkes.v4i1.3438>
- Tsuroyya, K., & Nuryana, I. (2021). The Influence of Attitudes, Internal Locus, and Financial Socialization Agents on Financial Management Behavior. *Economic Education Analysis Journal*, 10(1), 188–201. <https://doi.org/10.15294/eeaj.v10i1.44670>
- Wardani, L. A., & Fitrayati, D. (2022). Pengaruh Literasi Keuangan dan Sikap Keuangan terhadap Perilaku Pengelolaan Keuangan dengan Locus of Control sebagai variabel intervening. *Fair Value: Jurnal Ilmiah Akuntansi Dan*

- Keuangan*, 4(12), 5827–5836. <https://doi.org/10.32670/fairvalue.v4i12.1894>
- Widiawati, M. (2020). Pengaruh Literasi Keuangan, Locus of Control , Financial Self-Efficacy, dan Love of Money Terhadap Manajemen Keuangan Pribadi. *Prisma (Platform Riset Mahasiswa Akuntansi)*, 1(1), 97–108. <https://ojs.stiesa.ac.id/index.php/prisma>
- Xia, Y., & Yang, Y. (2019). RMSEA, CFI, and TLI in structural equation modeling with ordered categorical data: The story they tell depends on the estimation methods. *Behavior Research Methods*, 51(1), 409–428. <https://doi.org/10.3758/s13428-018-1055-2>
- Yusnita, R. R., Asril, & Yanti, F. R. (2022). Pengaruh Literasi Keuangan, Sikap Keuangan, Kepribadian, Dan Pendapatan Terhadap Perilaku Pengelolaan Keuangan UMKM Fashion Di Kecamatan Marpoyan Damai. *Journal of Islamic Management*, 2(3), 1–28.
- Yuwono, W., & Wiwi, J. (2021). Analisis Faktor-faktor yang Mempengaruhi Keinginan Konsumen untuk Melakukan Pembelian Online di Kota Batam. *Conference on Management, Business, Innovation, Education and Social Science*, 1(1), 2207–2220.
- Zhang, Z., Jiménez, F. R., & Cicala, J. E. (2020). Fear Of Missing Out Scale: A self-concept perspective. *Psychology and Marketing*, 37(11), 1619–1634. <https://doi.org/10.1002/mar.21406>
- Zhao, H., & Zhang, L. (2020). Talking Money at Home: The Value of Family Financial Socialization. *International Journal of Bank Marketing*, 38(7), 1617–1634. <https://doi.org/10.1108/IJBM-04-2020-0174>
- Zulfikri, M., Hidayat, S., & Nurdin. (2020). Pengaruh Literasi Keuangan dan Sikap Keuangan Terhadap Perilaku Manajemen Keuangan. *Prosiding Manajemen*, 6(2), 943–949. <http://dx.doi.org/10.29313/.v6i2.24036>