

## REFERENCES

- Dewi, V. I., Febrian, E., Effendi, N., Anwar, M., & Nidar, S. R. (2020). Financial literacy and its variables: The evidence from Indonesia. *Economics and Sociology*, 13(3), 133–154. <https://doi.org/10.14254/2071>
- Studi, P., Disusun, M., Ahmad, O. :, & Fauzi, A. (2019). *Faktor-Faktor Yang Mempengaruhi Tingkat Literasi Keuangan Pada Mahasiswa S1 Fakultas Ekonomi Universitas Islam Sultan Agung Semarang Skripsi Untuk memenuhi sebagian persyaratan Mencapai derajat Sarjana S1.*
- Nurulhuda, E. S., & Lutfiati, A. (n.d.). ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI LITERASI KEUANGAN (Studi Kasus Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Islam As-Syafi'iyah). In *KINERJA Jurnal Ekonomi dan Bisnis* (Vol. 2, Issue 2). [www.tirto.id](http://www.tirto.id),
- Syuliswati, A., & Malang, P. N. (n.d.). *FAKTOR-FAKTOR YANG MEMPENGARUHI LITERASI KEUANGAN MAHASISWA JURUSAN AKUNTANSI POLITEKNIK NEGERI MALANG.*
- Thalha, O., Dan, A., Anufia, B., & Islam, E. (n.d.). *RESUME: INSTRUMEN PENGUMPULAN DATA.*
- Widayati, I., Akuntansi, P., & Pgri Madiun, I. (2012). FAKTOR-FAKTOR YANG MEMPENGARUHI LITERASI FINANSIAL MAHASISWA FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS BRAWIJAYA. In *ASSET: Jurnal Akuntansi dan Pendidikan* (Vol. 1, Issue 1).
- Laily, N. (n.d.). *PENGARUH LITERASI KEUANGAN TERHADAP PERILAKU MAHASISWA DALAM MENGELOLA KEUANGAN.*

- Mändmaa, S. (2019). Analyzing the factors influencing university students' financial literacy. *International Journal for Innovation Education and Research*, 7(7), 465–497. <https://doi.org/10.31686/ijier.vol7.iss7.1628>
- Dewi, V. I., Febrian, E., Effendi, N., & Anwar, M. (2020). Financial literacy among the millennial generation: Relationships between knowledge, skills, attitude, and behavior. *Australasian Accounting, Business and Finance Journal*, 14(4), 24–37. <https://doi.org/10.14453/aabfj.v14i4.3>
- Grohmann, A. (2018). Financial literacy and financial behavior: Evidence from the emerging Asian middle class. *Pacific Basin Finance Journal*, 48, 129–143. <https://doi.org/10.1016/j.pacfin.2018.01.007>
- Isomidinova, G., Singh, J., & Singh, K. (2017). Determinants of financial literacy: a quantitative study among young students in Tashkent, Uzbekistan. In *Electronic Journal of Business & Management* (Vol. 2, Issue 1).
- Cameron, M. P., Calderwood, R., Cox, A., Lim, S., & Yamaoka, M. (2014). Factors associated with financial literacy among high school students in New Zealand. *International Review of Economics Education*, 16(PA), 12–21. <https://doi.org/10.1016/j.iree.2014.07.006>
- 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>
- Moreno-Herrero, D., Salas-Velasco, M., & Sánchez-Campillo, J. (2018). Factors that influence the level of financial literacy among young people: The role of parental engagement and students' experiences with money matters.

*Children and Youth Services Review*, 95, 334–351.  
<https://doi.org/10.1016/j.childyouth.2018.10.042>

Widayati, I., Akuntansi, P., & Pgri Madiun, I. (2012). FAKTOR-FAKTOR YANG MEMPENGARUHI LITERASI FINANSIAL MAHASISWA FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS BRAWIJAYA. In *ASSET: Jurnal Akuntansi dan Pendidikan* (Vol. 1, Issue 1).

Syuliswati, A., & Malang, P. N. (n.d.). *FAKTOR-FAKTOR YANG MEMPENGARUHI LITERASI KEUANGAN MAHASISWA JURUSAN AKUNTANSI POLITEKNIK NEGERI MALANG*.

Paraboni, A. L., & da Costa, N. (2021). Improving the level of financial literacy and the influence of the cognitive ability in this process. *Journal of Behavioral and Experimental Economics*, 90. <https://doi.org/10.1016/j.socec.2020.101656>

Cameron, M. P., Calderwood, R., Cox, A., Lim, S., & Yamaoka, M. (2014). Factors associated with financial literacy among high school students in New Zealand. *International Review of Economics Education*, 16(PA), 12–21. <https://doi.org/10.1016/j.iree.2014.07.006>

Grohmann, A. (2018). Financial literacy and financial behavior: Evidence from the emerging Asian middle class. *Pacific Basin Finance Journal*, 48, 129–143. <https://doi.org/10.1016/j.pacfin.2018.01.007>

Garg, N., & Singh, S. (2018). Financial literacy among youth. In *International Journal of Social Economics* (Vol. 45, Issue 1, pp. 173–186). Emerald Group Publishing Ltd. <https://doi.org/10.1108/IJSE-11-2016-0303>

Setiawan, B. (2020). Descriptive Analysis of Financial Literacy: Evidence from Public and Private University Students in Indonesia. *SRIWIJAYA INTERNATIONAL JOURNAL OF DYNAMIC ECONOMICS AND BUSINESS*, 4(1), 73. <https://doi.org/10.29259/sijdeb.v4i1.73-86>

Setiawan, B. (2020). Descriptive Analysis of Financial Literacy: Evidence from Public and Private University Students in Indonesia. *SRIWIJAYA INTERNATIONAL JOURNAL OF DYNAMIC ECONOMICS AND BUSINESS*, 4(1), 73. <https://doi.org/10.29259/sijdeb.v4i1.73-86>