

DAFTAR PUSTAKA

- Abdillah, A., Irdiana, S., & Ato'illah, M. (2022). Pengaruh Literasi Keuangan, Lifestyle Hedonis, dan Sikap Keuangan Pribadi Terhadap Perilaku Keuangan Mahasiswa.
- Ahamed, A. J., & Limbu, Y. B. (2024). *Role of social comparison orientation on financial management behavior in a developing nation: examining the mediating role of financial self-efficacy and the moderating effect of financial socialization. Bottom Line*. <https://doi.org/10.1108/BL-06-2024-0080>
- Alfira, B., & Hudaya, R. (2024). *International Journal of Business and Quality Research The Influence of Financial Literacy, Financial Technology and Hedonistic Lifestyle on Student Financial Behavior*. <https://e-journal.citakonsultindo.or.id/index.php/IJBQR>
- Arianti, B. (2020). Pengaruh Pendapatan Dan Perilaku Keuangan Terhadap Literasi Keuangan Melalui Keputusan Berinvestasi Sebagai Variabel Intervening *The Effect Income And Financial Behavior On Financial Literacy With Investment Decisions As Intervening*. 10(1), 13–36. <https://doi.org/10.33369/j.akuntansi.9.3.13-36>
- Ariska, S. N., Jusman, J., & Asriany, A. (2023). Pengaruh Literasi Keuangan, Financial Tekhnologi dan Gaya Hidup Hedonisme terhadap Perilaku Keuangan Mahasiswa. *Owner*, 7(3), 2662–2673. <https://doi.org/10.33395/owner.v7i3.1472>
- Asmi, L., & Nusantara Banjarmasin, C. (2024). The Effect of Financial Technology (Fintech) and Financial Literacy on the Financial Behaviour of Millennials in Indonesia: The Mediating Role of Financial Attitude. *Journal of Business and Behavioural Entrepreneurship*, 8(1), 60–68. <https://doi.org/10.21009/JOBBE.008.1.08>
- Atika, Afriyani, S., & Fitriyani Sahamony, N. (2023). *PENGARUH LITERASI KEUANGAN TERHADAP PERILAKU GAYA HIDUP HEDONISME* (Vol. 2, Issue 1).
- Azhima, Z. A., & Pinem, D. (2024). Analysis of Financial Literacy, Financial Technology, and Lifestyle on Financial Behavior of Generation Z in Pulo Village. *Formosa Journal of Sustainable Research*, 3(1), 79–98. <https://doi.org/10.55927/fjsr.v3i1.7729>
- Bila, S. M., & Marlana, N. (2024). PENGARUH GAYA HIDUP HEDONISME DAN PERILAKU KONSUMTIF TERHADAP KEPUTUSAN PEMBELIAN PENGGUNA SHOPEE PAYLATER. *Jurnal Pendidikan Tata Niaga (JPTN)*, 12.

- Dahlan, U. A., Kesehatan, I. T., Sains, D., & Sidrap, M. (2022). The Hedonistic Lifestyle among Students: Influence by Gratitude and Self-Control Mujidin Husnul Khotimah Rustam Hindriyati Muhamat. *Journal of Educational, Health and Community Psychology*, 11(4).
- Demir, A., Pesqué-Cela, V., Altunbas, Y., & Murinde, V. (2022). Fintech, financial inclusion and income inequality: a quantile regression approach. *European Journal of Finance*, 28(1), 86–107. <https://doi.org/10.1080/1351847X.2020.1772335>
- Esawe, A. T. (2022). Understanding mobile e-wallet consumers' intentions and user behavior. *Spanish Journal of Marketing - ESIC*, 26(3), 363–384. <https://doi.org/10.1108/SJME-05-2022-0105>
- Gunawan, A., & Chairani, C. (2019). Effect of Financial Literacy and Lifestyle of Finance Student Behavior. *International Journal of Business Economics (IJBE)*, 1(1), 76–86. <https://doi.org/10.30596/ijbe.v1i1.3885>
- Hidayah, N., & Novianti, N. C. (2023a). PENGARUH LITERASI KEUANGAN, GAYA HIDUP HEDONISME DAN UANG SAKU TERHADAP PERILAKU PENGELOLAAN KEUANGAN. *Jurnal Ilmiah Ekonomi Bisnis*, 28(3), 361–372. <https://doi.org/10.35760/eb.2023.v28i3.7963>
- Hidayah, N., & Novianti, N. C. (2023b). PENGARUH LITERASI KEUANGAN, GAYA HIDUP HEDONISME DAN UANG SAKU TERHADAP PERILAKU PENGELOLAAN KEUANGAN. *Jurnal Ilmiah Ekonomi Bisnis*, 28(3), 361–372. <https://doi.org/10.35760/eb.2023.v28i3.7963>
- Hidayat, R., & Aceng Kurniawan. (2024a). Effect of Financial Literacy and Use of Financial Technology (FinTech) on Financial Behavior. *Social Science Studies*, 4(4), 279–291. <https://doi.org/10.47153/sss44.10882024>
- Hidayat, R., & Aceng Kurniawan. (2024b). Effect of Financial Literacy and Use of Financial Technology (FinTech) on Financial Behavior. *Social Science Studies*, 4(4), 279–291. <https://doi.org/10.47153/sss44.10882024>
- Hidayat, R., & Aceng Kurniawan. (2024c). Effect of Financial Literacy and Use of Financial Technology (FinTech) on Financial Behavior. *Social Science Studies*, 4(4), 279–291. <https://doi.org/10.47153/sss44.10882024>
- Jennifer, J., & Widoatmodjo, S. (2023). The Influence of Financial Knowledge, Financial Literacy, and Financial Technology on Financial Management Behavior Among Young Adults. *International Journal of Application on Economics and Business*, 1(1), 344–353. <https://doi.org/10.24912/ijaeb.v1i1.344-353>
- Komalasari¹, F., & Mulyadi, R. Z. (2023). THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL ATTITUDE AND PEER INFLUENCE TOWARD RETIREMENT SAVING BEHAVIOR MODERATED BY GENDER: A

CASE IN INDONESIA. In *Journal of Economic Empowerment Strategy (JEES)* (Vol. 06).

- Kousi, S., Halkias, G., & Kokkinaki, F. (2023). Hedonic objects and utilitarian experiences: The overriding influence of hedonism in driving consumer happiness. *Psychology and Marketing*, 40(8), 1634–1645. <https://doi.org/10.1002/mar.21829>
- Lestari, D., Ilato, R., Ardiansyah, Hafid, R., Mahmud, M., & Alwi, N. (2023). Oikos-Nomos: Pengaruh Kecakapan Hidup (life skill) Dan Gaya Hidup (life style) Terhadap Pola Hidup Konsumtif Mahasiswa. *Jurnal Oikos-Nomos*, 16.
- Liu, X., Yuan, X., Zhang, R., & Ye, N. (2022). Risk Assessment and Regulation Algorithm for Financial Technology Platforms in Smart City. *Computational Intelligence and Neuroscience*, 2022. <https://doi.org/10.1155/2022/9903364>
- Lučić, A., Uzelac, M., & Previšić, A. (2021). The power of materialism among young adults: exploring the effects of values on impulsiveness and responsible financial behavior. *Young Consumers*, 22(2), 254–271. <https://doi.org/10.1108/YC-09-2020-1213>
- Lusardi, A., & Messy, F.-A. (2023). The importance of financial literacy and its impact on financial wellbeing. *Journal of Financial Literacy and Wellbeing*, 1(1), 1–11. <https://doi.org/10.1017/flw.2023.8>
- Mireku, K., Appiah, F., & Agana, J. A. (2023a). Is there a link between financial literacy and financial behaviour? *Cogent Economics and Finance*, 11(1). <https://doi.org/10.1080/23322039.2023.2188712>
- Mireku, K., Appiah, F., & Agana, J. A. (2023b). Is there a link between financial literacy and financial behaviour? *Cogent Economics and Finance*, 11(1). <https://doi.org/10.1080/23322039.2023.2188712>
- Mohammad Farraas Salsabiil, & Nuruni Ika Kusuma W. (2023). The Influence of Brand Love and Hedonistic Lifestyle on the Purchasing Decision of Iphone Smartphones (A Study on Iphone Users From Generation Z in Surabaya). *Indonesian Journal of Business Analytics*, 3(3), 583–588. <https://doi.org/10.55927/ijba.v3i3.4836>
- Morris, T., Kamano, L., & Maillet, S. (2023). Understanding financial professionals' perceptions of their clients' financial behaviors. *International Journal of Bank Marketing*, 41(7), 1585–1610. <https://doi.org/10.1108/IJBM-07-2022-0298>
- Nguyen, V. P. (2022). The Critical Success Factors for Sustainability Financial Technology in Vietnam: A Partial Least Squares Approach. *Human Behavior and Emerging Technologies*, 2022. <https://doi.org/10.1155/2022/2979043>
- Nugroho, A. S., Atmadjaja, Y. V. I., & Asyriana, S. (2023a). Perilaku Keuangan Mahasiswa Ditinjau Dari Gaya Hidup Hedonisme, Locus Of Control, Dan

- Literasi Keuangan. *JURNAL NUSANTARA APLIKASI MANAJEMEN BISNIS*, 8(2), 473–486. <https://doi.org/10.29407/nusamba.v8i2.21288>
- Nugroho, A. S., Atmadjaja, Y. V. I., & Asyriana, S. (2023b). Perilaku Keuangan Mahasiswa Ditinjau Dari Gaya Hidup Hedonisme, Locus Of Control, Dan Literasi Keuangan. *JURNAL NUSANTARA APLIKASI MANAJEMEN BISNIS*, 8(2), 473–486. <https://doi.org/10.29407/nusamba.v8i2.21288>
- Nuringtyas, M. R., & Kartini, K. (2023). The Influence of Financial Literacy and Financial Technology on Student Financial Behavior in Yogyakarta. *International Journal of Social Service and Research*, 3(4), 919–925. <https://doi.org/10.46799/ijssr.v3i4.326>
- OCBC. (2021). *OCBC NISP Paparkan Riset Financial Fitness Index Indonesia, Hasilnya Generasi Muda Perlu Segera Check-up dan Perbaiki Kesehatan Finansial*. <https://www.ocbc.id/id/tentang-ocbc-nisp/informasi/siaran-pers/2021/08/20/financial-fitness-index-indonesia>
- OJK. (2024). *Survei Nasional Literasi dan Inklusi Keuangan (SNLIK) 2024*. [https://ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/Survei-Nasional-Literasi-dan-Inklusi-Kuangan-\(SNLIK\)-2024.aspx](https://ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/Survei-Nasional-Literasi-dan-Inklusi-Kuangan-(SNLIK)-2024.aspx)
- Oranburg, S. (2022). *A History of Financial Technology and Regulation*. Cambridge University Press.
- Paramita, K., & Fadila, A. (2020). Determinan Perilaku Pengelolaan Keuangan pada Pelaku Industri Kecil Menengah. *Studi Akuntansi Dan Keuangan Indonesia*, 3(2).
- Pilcher, N., & Cortazzi, M. (2024). “Qualitative” and “quantitative” methods and approaches across subject fields: implications for research values, assumptions, and practices. *Quality and Quantity*, 58(3), 2357–2387. <https://doi.org/10.1007/s11135-023-01734-4>
- Prasad, G. R. K. (2020). AN ANALYSIS OF FINANCIAL LITERACY AND FINANCIAL BEHAVIOUR AMONG MANAGEMENT GRADUATE STUDENTS IN HYDERABAD. In *PJAE* (Vol. 17, Issue 9).
- Pratiwi, W., & Ariffin, M. (2025). The Role of Financial Literacy and Financial Technology on the Decision to Use Pay Later Moderated by Hedonism Lifestyle. In *International Journal of Economics Development Research* (Vol. 6, Issue 2).
- Rahman, S. ur, Nguyen-Viet, B., Nguyen, Y. T. H., & Kamran, S. (2024). Promoting fintech: driving developing country consumers’ mobile wallet use through gamification and trust. *International Journal of Bank Marketing*, 42(5), 841–869. <https://doi.org/10.1108/IJBM-01-2023-0033>

- Rankia. (2024). *3 Dompok Digital Terbesar di Indonesia: Ulasan, Fitur, Biaya, Kelebihan dan Kekurangan*. <https://rankia.id/dompok-elektronik-terbaik-indonesia/>
- Rasool, N., & Ullah, S. (2020). Financial literacy and behavioural biases of individual investors: empirical evidence of Pakistan stock exchange. *Journal of Economics, Finance and Administrative Science*, 25(50), 261–278. <https://doi.org/10.1108/JEFAS-03-2019-0031>
- Regita Cahyani, N. (2022). PENGARUH FINANCIAL LITERACY, LOCUS OF CONTROL, INCOME, DAN HEDONISM LIFESTYLE TERHADAP FINANCIAL MANAGEMENT BEHAVIOR GENERASI Z. In *Jurnal Ilmu Manajemen* (Vol. 10).
- Rusnawati, Farild, M., & Indriyani, E. (2022). *The Fintech E-Payment: The Impact To Financial Behavior*. <http://journal.uin-alauddin.ac.id/index.php/lamaisyir>
- Saadah, K., & Setiawan, D. (2024). Determinants of fintech adoption: evidence from SMEs in Indonesia. *LBS Journal of Management & Research*, 22(1), 55–65. <https://doi.org/10.1108/lbsjmr-11-2022-0076>
- Sampoerno, A. E., & Asandimitra, N. (2021). Jurusan Manajemen Fakultas Ekonomika dan Bisnis Universitas Negeri Surabaya. In *Jurnal Ilmu Manajemen* (Vol. 9).
- Scharrer, E., & Ramasubramanian, S. (2025). *Quantitative Research Methods in Communication : The Power of Numbers for Social Justice*. Taylor & Francis.
- Sembiring, D., Dewi, M., & Tantawi, R. (2023). *Fin Sinergy 60 The Influence of Fintech Payment on The Faculty of Economics Students' Financial Management Behavior*. 1(2), 3021–8535. <https://doi.org/10.56457/fin.v1i2.467>
- Sugiyono. (2018). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*.
- Suherman, B., Jamal, M., Nasir, A., & Utama, B. I. (2025). The Influence of Fintech (Paylater) Hedonism on Student Personal Financial Management. In *American Journal of Economic and Management Business* (Vol. 4, Issue 1).
- Sylvia, S., Adnan Aqsya, M., & Mas'ud, M. (2023). Financial Knowledge, Spiritual Intelligence, and Hedonism Lifestyle of Department Store Employees in Managing Personal Finance. *Entrepreneurship and Small Business Research*, 2(1), 42–51. <https://doi.org/10.55980/esber.v2i1.92>
- Usman, B., Rianto, H., & Aujirapongpan, S. (2025a). Digital payment adoption: A revisit on the theory of planned behavior among the young generation. *International Journal of Information Management Data Insights*, 5(1). <https://doi.org/10.1016/j.jjime.2025.100319>

- Usman, B., Rianto, H., & Aujiropngpan, S. (2025b). Digital payment adoption: A revisit on the theory of planned behavior among the young generation. *International Journal of Information Management Data Insights*, 5(1). <https://doi.org/10.1016/j.jjime.2025.100319>
- 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>
- Wójcik, D. (2021). Financial Geography I: Exploring FinTech – Maps and concepts. *Progress in Human Geography*, 45(3), 566–576. <https://doi.org/10.1177/0309132520952865>
- Wu, C. H., & Pambudi, P. D. L. (2024). Digital transformation in fintech: Choosing between application and Software as a Service (SaaS). *Asia Pacific Management Review*. <https://doi.org/10.1016/j.apmr.2024.12.006>
- Zalukhu, R., & Hutaaruk, R. (2024). *Potret Literasi Keuangan Pelaku UMKM 4.0 - Jejak Pustaka* (L. Astika, Ed.). Jejak Pustaka.
- Zhu, A. Y. F. (2025). Unlocking financial literacy with machine learning: A critical step to advance personal finance research and practice. *Technology in Society*, 81. <https://doi.org/10.1016/j.techsoc.2024.102797>