

DAFTAR PUSTAKA

- Aghitsni, W. I., & Busyra, N. (2022). JIMEA | Jurnal Ilmiah MEA (Manajemen , Ekonomi , dan Akuntansi). *Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)*, 6(3), 38–51.
- Ahmad, K. A., Hasan, R., and Idris, F. (2021). Influence of Financial Literacy on Financial Satisfaction with Financial Behavior as Moderating Variable. *Journal of Technical Vocational Education and Training (AJTVET)*, Asian, 2, 1–9.
- Ali, S. A., Aslam, S., Majeed, M. U., & Usman, M. (2024). The Interplay of Mental Budgeting, Self-Control, and Financial Behavior: Implications for Individual Financial Well-Being. *Pakistan Journal of Humanities and Social Sciences*, 12(2), 1038–1049. <https://doi.org/10.52131/pjhss.2024.v12i2.2102>
- Amirin M, T. (2011). *Skala Likert: Penggunaan dan analisis datanya*. 2011. <https://tatangmanguny.wordpress.com/2010/11/01/skala-likert-penggunaan-dan-analisis-datanya/>
- Anthony, R. (2011). *Knowledge, Attitude, Practice and Satisfaction on personal financial management among the medical Professionals in the public and private medical services in Malaysia*. August 2011. <https://doi.org/10.13140/RG.2.1.4640.0409>
- Armilia, N., & Isbanah, Y. (2020). Faktor yang mempengaruhi kepuasan keuangan pengguna financial technology di Surabaya. *Jurnal Ilmu Manajemen*, 8(1), 39–50. <https://jurnalmahasiswa.unesa.ac.id/index.php/jim/article/view/30037>
- Atkinson, A., & Messy, F.-A. (2012). Measuring financial literacy: results of the OECD infe pilot study. *OECD Working Papers on Finance, Insurance and Private Pensions*, 15(15), 1–73.
- Bacon, & Shone. (2022). Introduction to Quantitative Research Methods. In *Introduction to Quantitative Research Methods* (Issue January). <https://doi.org/10.4135/9781849209380>
- Baker, A. (2016). *Accepted Manuscript*. April.
- Baltes, P. B. (1987). Theoretical Propositions of Life-Span Developmental Psychology: On the Dynamics Between Growth and Decline. *Developmental Psychology*, 23(5), 611–626. <https://doi.org/10.1037/0012-1649.23.5.611>
- Baumeister, R. F., Vohs, K. D., & Tice, D. M. (2007). The strength model of self-control. *Current Directions in Psychological Science*, 16(6), 351–355. <https://doi.org/10.1111/j.1467-8721.2007.00534.x>
- Bowen, C. F. (2003). *Machine Translated by Google Financial Knowledge of*

Teenagers and Their Parents Machine Translated by Google.

- Brüggen, E. C., Hogreve, J., Holmlund, M., Kabadayi, S., & Löfgren, M. (2017a). Financial well-being: A conceptualization and research agenda. *Journal of Business Research*, 79, 228–237. <https://doi.org/10.1016/j.jbusres.2017.03.013>
- Brüggen, E. C., Hogreve, J., Holmlund, M., Kabadayi, S., & Löfgren, M. (2017b). Financial well-being: A conceptualization and research agenda. *Journal of Business Research*, 79, 228–237. <https://doi.org/10.1016/j.jbusres.2017.03.013>
- Budiyanto, A., Mujib, A., Arif, M. N. R. Al, & Prasetyowati, R. A. (2024). “Factors affecting financial well-being: the mediating role of financial behavior towards religiosity and anti-consumption lifestyle – evidence from Indonesia.” *Investment Management and Financial Innovations*, 21(3), 187–198. [https://doi.org/10.21511/imfi.21\(3\).2024.16](https://doi.org/10.21511/imfi.21(3).2024.16)
- Burt, C. H. (2020). Self-Control and Crime: Beyond Gottfredson & Hirschi’s Theory. *Annual Review of Criminology*, 3, 43–73. <https://doi.org/10.1146/annurev-criminol-011419-041344>
- Candra, J. W., & Memarista, G. (2015). Faktor-faktor yang mempengaruhi financial satisfaction pada mahasiswa Universitas Kristen Petra. *Finesta*, 3(2), 1–6.
- Creswell, J. W. (2015). *Penelitian Kualitatif dan Desain Riset*. (Edisi Ke-3). Pustaka Pelajar. Yogyakarta.
- Creswell, J. W., & Creswell, J. D. (2018). A Mixed-Method Approach. In *Writing Center Talk over Time*. <https://doi.org/10.4324/9780429469237-3>
- Cummins, R. A., & Gullone, E. (2000). Why we should not use 5-point Likert scales: The case for subjective quality of life measurement. Proceedings Second International Conference on Quality of Life in Cities. *Proceedings Second International Conference on Quality of Life in Cities*, 74–93. <http://vhost47.hosted-sites.deakin.edu.au/iwbg/wellbeing-index/qol-in-cities-likert-scales-2000.doc>
- Cwynar, A. (2020). Financial literacy, behaviour and well-being of millennials in poland compared to previous generations: The insights from three large-scale surveys. *Review of Economic Perspectives*, 20(3), 289–335. <https://doi.org/10.2478/revecp-2020-0015>
- Darmawan, D., & Pamungkas, A. S. (2019). Pengaruh Financial Attitude, Financial Behavior, Dan Financial Knowledge Terhadap Financial Satisfaction. *JEMMA | Journal of Economic, Management and Accounting*, 2(2), 9.
- Davis, E. P., & Helmick, S. A. (1985). Family Financial Satisfaction: The Impact

- of Reference Points. *Home Economics Research Journal*, 14(1), 123–131. <https://doi.org/10.1177/1077727X8501400112>
- Diener, E., Oishi, S., & Lucas, R. E. (2012). Subjective Well-Being: The Science of Happiness and Life Satisfaction. *The Oxford Handbook of Positive Psychology*, (2 Ed.), February 2019, 1–16. <https://doi.org/10.1093/oxfordhb/9780195187243.013.0017>
- Dwi, nur atiqoh. (2021). *Pengaruh Self Control terhadap Self Disclosure pada Mahasiswa Psikologi Pengguna Instagram*. 1–137. <http://etheses.uin-malang.ac.id/34238/>
- Dwijayanti, G. A. I., Kawiana, I. G. P., & Sudiana, I. W. (2023). The Role of Financial Behavior in Mediateing the Influence of Financial Literacy on Financial Well-Being in The Millennial Generation in Badung Regency. *Sinomics Journal*, 2(4), 791–804.
- Estrada-Mejia, C., Mejía, D., & Córdoba, P. (2023). Financial literacy and financial wellbeing: Evidence from Peru and Uruguay. *Journal of Financial Literacy and Wellbeing*, 1(2), 403–429. <https://doi.org/10.1017/flw.2023.15>
- Falahati, L., Sabri, M. F., & Paim, L. H. J. (2021). 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>
- Farrell, L., Fry, T. R. L., & Risse, L. (2016). The significance of financial self-efficacy in explaining women’s personal finance behaviour. *Journal of Economic Psychology*, 54, 85–99. <https://doi.org/10.1016/j.joep.2015.07.001>
- Garg, N., & Singh, S. (2018). Financial literacy among youth. *International Journal of Social Economics*, 45(1), 173–186. <https://doi.org/10.1108/IJSE-11-2016-0303>
- Ghozali, Iman, and H. L. (2020). *Partial Least Square Konsep, Teknik Dan Aplikasi Menggunakan Program SmartPLS 3.0*. (2nd ed.).
- Goldfried, M. R. (2016). On possible consequences of national institute of mental health funding for psychotherapy research and training. *Professional Psychology: Research and Practice*, 47(1), 77–83. <https://doi.org/10.1037/pro0000034>
- Hadi, S. (n.d.). *Analisis Butir untuk Intrumen Angket, Tes, dan Skala Nilai*. FP UGM.
- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2022). *PLS-SEM: Indeed a silver bullet*. *Journal of Marketing Theory and Practice*. 2(19), 139–152.

- Helena, A., & Evelyn. (2024). Pengaruh Financial Literacy dan Self-Control terhadap Financial Well-Being Karyawan Indonesia: Financial Behavior sebagai Mediasi. *JEBDEKER: Jurnal Ekonomi, Manajemen, Akuntansi, Bisnis Digital, Ekonomi Kreatif, Entrepreneur*, 4(2), 341–353. <https://doi.org/10.56456/jebdeker.v4i2.275>
- Herlindawati, D. (2017). Pengaruh Kontrol Diri, Jenis Kelamin, Dan Pendapatan Terhadap Pengelolaan Keuangan Pribadi Mahasiswa Pascasarjana Universitas Negeri Surabaya. *Jurnal Ekonomi Pendidikan Dan Kewirausahaan*, 3(2), 158. <https://doi.org/10.26740/jepk.v3n2.p158-169>
- 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.
- Iramani, R., & Lutfi, L. (2021). An integrated model of financial well-being: The role of financial behavior. *Accounting*, 7(3), 691–700. <https://doi.org/10.5267/j.ac.2020.12.007>
- Jannah. (2024). *survei kepuasan mahasiswa dalam layanan akademik dan non akademik fakultas ushuluddin adab dan dakwah*.
- Johnson, E., & Sherraden, M. S. (2007). From financial literacy to financial capability among youth. *Journal of Sociology and Social Welfare*, 34(3), 119–145. <https://doi.org/10.15453/0191-5096.3276>
- Johnson, P. J., & Parrotta, J. L. (1998). The Impact Of Financial Attitudes And Knowledge On Financial Management And Satisfaction Of Recently Married Individuals. *Journal of Financial Counseling and Planning*, 9(2), 59–75.
- Joo, S., & Grable, J. E. (2004). An Exploratory Framework Of The Determinants Of Financial Satisfaction. *ResearchGate*, 40(2), 50–62. <https://doi.org/10.1023/B>
- Katadata Insight Center (KIC). (2023). *Katadata Insight Center. (2023). Indeks Literasi Keuangan Indonesia Naik pada 2023*. <https://databoks.katadata.co.id/keuangan/statistik/4287eef6088bb31/indeks-literasi-keuangan-indonesia-naik-pada-2023>
- Khoirunnisa, A. S. (2023). *Analisis faktor yang mempengaruhi kepuasan keuangan: studi kasus pada pekerja generasi milenial di kota malang*.
- Kim, K. T., Anderson, S. G., & Seay, M. C. (2019). Financial Knowledge and Short-Term and Long-Term Financial Behaviors of Millennials in the United States. *Journal of Family and Economic Issues*, 40(2), 194–208. <https://doi.org/10.1007/s10834-018-9595-2>
- Lambert, M. J. C. M., Jusoh, Z. M., Abd Rahim, H., & Zainudin, N. (2023). Factors

- Affecting Financial Well-being of Millennials: A Systematic Review. *Information Management and Business Review*, 15(2(I)SI), 98–108. [https://doi.org/10.22610/imbr.v15i2\(i\)si.3424](https://doi.org/10.22610/imbr.v15i2(i)si.3424)
- Lee, J. M., Lee, J., & Kim, K. T. (2020). Consumer Financial Well-Being: Knowledge is Not Enough. *Journal of Family and Economic Issues*, 41(2), 218–228. <https://doi.org/10.1007/s10834-019-09649-9>
- Lone, U. M., & Bhat, S. A. (2024). Impact of financial literacy on financial well-being: a mediational role of financial self-efficacy. *Journal of Financial Services Marketing*, 29(1), 122–137. <https://doi.org/10.1057/s41264-022-00183-8>
- Luis, L., & MN, N. (2020). Pengaruh Pengendalian Diri, Literasi serta Perilaku Keuangan Terhadap Kesejahteraan Keuangan. *Jurnal Manajerial Dan Kewirausahaan*, 2(4), 994. <https://doi.org/10.24912/jmk.v2i4.9883>
- Lusardi, A. (2023). *Kesejahteraan Finansial di Amerika Serikat : Peran*.
- Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *Journal of Economic Literature*, 52(1), 5–44. <https://doi.org/10.1257/jel.52.1.5>
- Lusardi, A., & Mitchell, O. S. (2023). The Importance of Financial Literacy: Opening a New Field. *Journal of Economic Perspectives*, 37(4), 137–154. <https://doi.org/10.1257/jep.37.4.137>
- Lusardi, A., & Streeter, J. L. (2023). Financial literacy and financial well-being: Evidence from the US. *Journal of Financial Literacy and Wellbeing*, 1(2), 169–198. <https://doi.org/10.1017/flw.2023.13>
- Mansor, M., Sabri, M. F., Mansur, M., Ithnin, M., Magli, A. S., Husniyah, A. R., Mahdzan, N. S., Othman, M. A., Zakaria, R. H., Mohd Satar, N., & Janor, H. (2022). Analysing the Predictors of Financial Stress and Financial Well-Being among the Bottom 40 Percent (B40) Households in Malaysia. *International Journal of Environmental Research and Public Health*, 19(19). <https://doi.org/10.3390/ijerph191912490>
- Mardiana, V., & Rochmawati, R. (2020). Self-Control Sebagai Moderasi Antara Pengetahuan Keuangan, Financial Attitude, Dan Uang Saku Terhadap Perilaku Menabung. *Jurnal Pendidikan Ilmu Sosial*, 30(2), 83–98. <https://doi.org/10.23917/jpis.v30i2.11872>
- Margarita Ekadjadja, P. L. I. R. S. (2021). Determinants of Financial Well-Being Among Young Workers in Jakarta During the Covid-19 Pandemic. *Jurnal Ekonomi*, 26(2), 295. <https://doi.org/10.24912/je.v26i2.752>
- Mathewa, V., Cherianb, N., & Justinb, E. (2024). *Mengungkap kesejahteraan*

finansial : Tinjauan pustaka sistematis yang komprehensif. April.

- Muir, K., Hamilton, M., Noone, J. H., Marjolin, A., Salignac, F., & Saunders, P. (2017). Exploring Financial Wellbeing in the Australian Context. *Centre for Social Impact & Social Policy Research Centre - University of New South Wales Sydney, for Financial Literacy Australia*, 1–58. http://www.csi.edu.au/media/Exploring_Financial_Wellbeing_in_the_Australian_Context_Final_Report.pdf
- Mukhafi, C. M. (2020). Faktor-faktor yang Memengaruhi Financial Satisfaction Buruh di Kota Surabaya. *Jurnal Ilmu Manajemen*, 8(4), 1312. <https://doi.org/10.26740/jim.v8n4.p1312-1324>
- Mulyadi, M., Oktrivina, A., Hendryadi, H., & Hendratni, T. W. (2023). The Islamic Religiosity And Financial Well-Being: A Moderated Mediation Model Of Financial Behavior And Literacy. *Jurnal Reviu Akuntansi Dan Keuangan*, 13(2), 249–268. <https://doi.org/10.22219/jrak.v13i2.26790>
- Nazneen, A. (2024). Exploring the interplay of financial literacy and financial well-being: Insights and strategies for augmenting overall financial satisfaction. *Journal of Infrastructure, Policy and Development*, 8(5), 1–21. <https://doi.org/10.24294/jipd.v8i5.4854>
- Netemeyer, R. G., Warmath, D., Fernandes, D., & Lynch, J. G. (2018). How Am i Doing? Perceived Financial Well-Being, Its Potential Antecedents, and Its Relation to Overall Well-Being. *Journal of Consumer Research*, 45(1), 68–89. <https://doi.org/10.1093/jcr/ucx109>
- Ningtyas, M. N. (2019). Literasi Keuangan pada Generasi Milenial. *Jurnal Ilmiah Bisnis Dan Ekonomi Asia*, 13(1), 20–27. <https://doi.org/10.32812/jibeka.v13i1.111>
- Nur'Aeni, A., Mirwanti, R., & Anna, A. (2019). Effect of a workbook in health education on self-efficacy and quality of life of patients with coronary heart disease. *Belitung Nursing Journal*, 5(6), 218–224. <https://doi.org/10.33546/BNJ.801>
- Nur, M. H., Hadady, H., & Bailusy, M. N. (2022). Pengaruh Pengetahuan Keuangan Terhadap Perilaku Manajemen Keuangan Dengan Pengendalian Diri Sebagai Variabel Moderasi. *Jurnal Ekonomi Dan Bisnis*, 10(1), 298–305. <https://stiemuttaqien.ac.id/ojs/index.php/OJS/article/view/535/350>
- Nurfatmawati, N. P. (2021). Analisis Pengaruh Financial Knowledge Dan Financial Behavior Terhadap Financial Satisfaction Pada Pekerja Generasi Milenial di Kota Malang. *Jurnal Ilmiah Mahasiswa FEB Universitas Brawijaya*, 10(2), 1–17.

- Obaid, H. J., Hama, K. N. K., & Yasir, M. H. (2023). The Role of Financial Literacy in Achieving Financial Satisfaction Through Financial Well-Being. *International Journal of Professional Business Review*, 8(7), e01607. <https://doi.org/10.26668/businessreview/2023.v8i7.1607>
- OECD. (2022). *OECD/INFE Toolkit for Measuring Financial Literacy and Financial Inclusion*. <https://doi.org/10.1787/cbc4114f-en>
- OJK. (2019). *Survei OJK 2019, Indeks Literasi dan Inklusi Keuangan Meningkat*. November, 29600000.
- Pahlevan Sharif, S., Naghavi, N., Sharif Nia, H., & Waheed, H. (2020). Financial literacy and quality of life of consumers faced with cancer: a moderated mediation approach. *International Journal of Bank Marketing*, 38(5), 1009–1031. <https://doi.org/10.1108/IJBM-10-2019-0355>
- Pitt, C. M., & Nally, J. E. (1999). Angiotensin II-mediated potentiation of endothelin-1-evoked bronchial contractions: A role for leukotrienes? *Pulmonary Pharmacology and Therapeutics*, 12(1), 7–12. <https://doi.org/10.1006/pupt.1998.0157>
- Porter, N. M., & Thomas Garman, E. (1993). Testing a conceptual model of financial well-being. *Journal of Financial Counseling and Planning*, 4(803), 135–164.
- Pradesh, U. H., Tinggi, S., & Sri, M. (2024). *Pemetaan literatur tentang kepuasan finansial : tinjauan literatur sistematis dan analisis bibliometrik*. <https://doi.org/10.1108/QRFM-05-2024-0124>
- Pramedi, A. D., & Haryono, N. A. (2021). Pengaruh Financial Literacy, Financial Knowledge, Financial Attitude, Income dan Financial Self Efficacy terhadap Financial Management Behavior Entrepreneur Lulusan Perguruan Tinggi di Surabaya. *Jurnal Ilmu Manajemen*, 9(2), 572. <https://doi.org/10.26740/jim.v9n2.p572-586>
- Pratiwi, O. (2019). Pengaruh Financial Knowledge , Financial Behavior , Financial Efficacy & Risk Tolerance Terhadap Financial Satisfaction Pada Pegawai PT. Bank Mandiri (Persero) Kantor Pusat. *Jurnal Dinamika Manajemen Dan Bisnis*, 2(2), 1–11.
- Prawitz, A. D., O'Neill, B., Sorhaindo, B., Kim, J., & Thomas Garman, E. (2006). Changes in health, negative financial events, and financial distress/financial well-being for debt management program clients. *Journal of Financial Counseling and Planning*, 17(2), 46–63.
- Rusdini, D. A., Mulyaningsih, T. I. S., Ghaisani, I., & Kautsar, A. (2020). Impact of Financial Knowledge, Socio-Demographics, and Debt on Financial

- Satisfaction of Kediri People. *International Journal of Latest Engineering and Management Research (IJLEMR)*, 5(1), 06–09.
- Rusita, D., Solikhin, A., Harianja, A., Ratna Wati, R., & Wediawati, B. (2023). Pengaruh Pengetahuan Keuangan Dan Teknologi Keuangan Terhadap Kepuasan Keuangan Pada Distributor Direct Selling Di Provinsi Jambi. *Jurnal Manajemen Terapan Dan Keuangan (Mankeu)*, 12(01), 277–285.
- Saurabh, K., & Nandan, T. (2018). Role of financial risk attitude and financial behavior as mediators in financial satisfaction: Empirical evidence from India. *South Asian Journal of Business Studies*, 7(2), 207–224. <https://doi.org/10.1108/SAJBS-07-2017-0088>
- Sekaran, Uma ; Bougie, R. (2018). METODE PENELITIAN UNTUK BISNIS. In *Jakarta : Salemba Empat*, 2018. <https://perpustakaan.binadarma.ac.id/opac/detail-opac?id=5624>
- Statman, M. (2008). What Is Behavioral Finance? *Handbook of Finance*, 79–84. <https://doi.org/10.1002/9780470404324.hof002009>
- Sticha, A., Lusardi, A., & Sconti, A. (2024). U.S. findings from a new financial well-being score. *SSRN Electronic Journal*, July. <https://doi.org/10.2139/ssrn.4744560>
- Strömbäck, C., Lind, T., Skagerlund, K., Västfjäll, D., & Tinghög, G. (2017). Does self-control predict financial behavior and financial well-being? *Journal of Behavioral and Experimental Finance*, 14, 30–38. <https://doi.org/10.1016/j.jbef.2017.04.002>
- Sudiartini, N. W. A., Dewi, N. K. A. S., & Zunaidin, S. E. (2023). Pengaruh Kepemimpinan Transformasional, Komunikasi Interpersonal, Dan Komitmen Organisasional Terhadap Kualitas Pelayanan Publik Pada Kantor Pelayanan Kekayaan Negara Dan Lelang Denpasar. *Open Journal System*, 4(2), 61–68.
- Sugiyono. (2015). *METODE PENELITIAN KUANTITATIF, KUALITATIF, DAN R&D*.
- Sumiarni, L. (2019). Perilaku Self-Control dalam Mengelola Keuangan Pribadi (Berdasarkan Theory Of Planned Behavior dan Conscientiousness) di STIKes Merangin. *Ekonomis: Journal of Economics and Business*, 3(2), 105. <https://doi.org/10.33087/ekonomis.v3i2.69>
- Supomo, & Indriantoro. (2018). *METODE PENELITIAN BISNIS UNTUK AKUNTANSI DAN MANAJEMEN*.
- 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>

- Tangney, J. P., Baumeister, R. F., & Boone, A. L. (2004). Tangney, Baumeister and Boone(2008)_High Self-Control Predicts Good Adjustment, Less Pathology, Better Grades, and Interpersonal Success. *Journal of Personality*, 2(April 2004), 54.
- Utkarsh, Pandey, A., Ashta, A., Spiegelman, E., & Sutan, A. (2020). Catch them young: Impact of financial socialization, financial literacy and attitude towards money on financial well-being of young adults. *International Journal of Consumer Studies*, 44(6), 531–541. <https://doi.org/10.1111/ijcs.12583>
- Veenhoven, R. (1997). Advances in understanding happiness. *Revue Quebecoise de Psychologie*, 18, 29–74.
- Vera-toscano, E., Ateca-amestoy, V., & Serrano-del-rosal, R. (2006). *Documento de Trabajo / Working Paper IESA 12-04 Building Financial Satisfaction. August 2015*, 1–30.
- Wediawati, B., Maqiyah, R., & Setiawati, R. (2022). Determinan Kepuasan Keuangan (Financial Satisfaction) Berbasis Literasi Keuangan Pada Pengguna Fintech ShopeePay. *Jurnal Manajemen Terapan Dan Keuangan*, 11(2), 526–540. <https://doi.org/10.22437/jmk.v11i2.18848>
- Wijayanti, R., Cahyaningtyas, S. E. Y., & Ismayanti, N. W. (2023). The Influence of Financial Literacy, Attitude toward Debt, Risk Perception, and Religiosity on Financial Satisfaction (Study on Bank Employees in East Java). *Journal of Entrepreneurship & Business*, 4(3), 218–231. <https://doi.org/10.24123/jeb.v4i3.5944>
- Xiao, J. J., & O'Neill, B. (2018). Propensity to plan, financial capability, and financial satisfaction. *International Journal of Consumer Studies*, 42(5), 501–512. <https://doi.org/10.1111/ijcs.12461>
- Xiao, J. J., Tang, C., & Shim, S. (2009). Acting for happiness: Financial behavior and life satisfaction of college students. *Social Indicators Research*, 92(1), 53–68. <https://doi.org/10.1007/s11205-008-9288-6>
- Xue, R., Gepp, A., O'Neill, T. J., Stern, S., & Vanstone, B. J. (2019). Financial literacy amongst elderly Australians. *Accounting and Finance*, 59(S1), 887–918. <https://doi.org/10.1111/acfi.12362>
- Yang, Z., Ali, S., Tao, W., & Chen, H. (2024a). *Dari Transaksi hingga Transformasi : Menjelajahi Dampak Blockchain pada Kesejahteraan Finansial Pelanggan* Machine Translated by Google. 0, 1–18.
- Yang, Z., Ali, S., Tao, W., & Chen, H. (2024b). From Transactions to Transformation: Exploring the Impact of Blockchain on Customer Financial

Well-being. SAGE Open, 14(2), 1–18.
<https://doi.org/10.1177/21582440241253955>

Younas, W., & Farooq, M. (2019). Impact of Self-Control, Financial Literacy and Financial Behavior on Financial Well-Being. *The Journal of Social Sciences Research*, 5(51), 211–218. <https://doi.org/10.32861/jssr.51.211.218>

Yulianti, P., Permana, I. B. A., & Paramita, P. P. (2020). Self control, perceived opportunity, knowledge and attitude as predictors of plagiarism by undergraduate students. *International Journal of Innovation, Creativity and Change*, 11(11), 556–571.

Zhang, Y., & Chatterjee, S. (2023). Financial Well-Being in the United States: The Roles of Financial Literacy and Financial Stress. *Sustainability (Switzerland)*, 15(5). <https://doi.org/10.3390/su15054505>