



REFERENCES

- Ameliawati, M., & Setiyani, R. (2018). The influence of financial attitude, financial socialization, and financial experience on financial management behavior with financial literacy as the mediation variable. *KnE Social Sciences*, 811-832.
- Anisah, A., Winanda, V., & Herawan, E. (2023). The Relationship Between Financial Knowledge And Financial Behavior And The Mediation Affect Of Financial Attitudes. *Central European Management Journal*, 31(1), 925-934.
- Atkinson, A. and Messy, F. (2012). Measuring Financial Literacy: Output of the OECD/International Network on Financial Education (INFE) Pilot Study. OECD Working Papers on Finance, Insurance and Private Pensions, No. 15, OECD Publishing. Retrieved from http://www.oecd-ilibrary.org/finance-and-investment/measuring-financial-literacy_5k9csfs90fr4-en, accessed November 11, 2023.
- Atlas, S. A., Lu, J., Micu, P. D., & Porto, N. (2019). Financial knowledge, confidence, credit use, and financial satisfaction. *Journal of Financial Counseling and Planning*, 30(2), 175-190.
- Banthia, D., & Dey, S. K. (2022). Impact of Financial knowledge, financial attitude and financial behaviour on financial literacy: Structural equitation modeling approach. *Universal Journal of Accounting and Finance*, 10(1), 327-337.
- Bajaj, I., & Kaur, M. (2022). Validating multi-dimensional model of financial literacy using confirmatory factor analysis. *Managerial Finance*, 48(9/10), 1488-1512.
- Budiman, J., & Marvina, J. (2021). Analisa Pengaruh Financial Attitude, Financial Behavior, Financial Knowledge, Financial Anxiety dan Self-Efficacy terhadap Financial Literacy di Kota Batam. *CoMBInES-Conference on Management, Business, Innovation, Education and Social Sciences*, 1(1), 2099–2109.
- Çera, G., Khan, K. A., Belas, J., & Ribeiro, H. N. R. (2021). The role of financial capability and culture in financial satisfaction. *Economic Papers: A journal of applied economics and policy*, 39(4), 389-406.
- Dhahana, K. A. P., & Ulpah, M. (2023). Factors Affecting The Use of Paylater and Its Affect on Financial Well-Being. *Jurnal Scientia*, 12(01), 492-502.
- Durband, D. B., Law, R. H., & Mazzolini, A. K. (2019). *Financial counseling*. Cham: Springer.
- Hair, J. F., Black, W.C., Babin B. J., dan Anderson, R. E. (2019). *Multivariate Data Analysis*. London: Pearson Education Limited.
- Hair, J.F., Hult, G.T.M., Ringle, C.M. dan Sarstedt, M. (2022), *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)*. California: Sage Publishing.



- Harahap, S., Thoyib, A., Sumiati, S., & Djazuli, A. (2022). The Impact of Financial Literacy on Retirement Planning with Serial Mediation of Financial Risk Tolerance and Saving Behavior: Evidence of Medium Entrepreneurs in Indonesia. *International Journal of Financial Studies*, 10(3), 1-22.
- Hardani, Auliya, N.H., Andriani, H., Fardani, R.A., Ustiawaty, J., Utami, E.F., Sukmana, D.J., dan Istiqomah, R.R. (2020). *Metode Penelitian Kualitatif dan Kuantitatif*. Yogyakarta: CV. Pustaka Ilmu.
- Hung, A., Parker, A. M., & Yoong, J. (2009). Defining and Measuring Financial Literacy. *RAND Working Paper Series WR-708*, 1-28.
- Indriaswari, I., Ulupui, I. G. K. A., & Warokka, A. (2022). Financial knowledge, financial attitude, and locus of control: Reviewing their influence on financial management behavior using financial literacy as moderation variable. *The International Journal of Social Sciences World (Tijossw)*, 4(2), 431-443.
- Jayanti, N. A. (2023). 5 Alasan Kenapa Orang Lebih Suka Pakai Paylater. Retrieved from <https://www.kompasiana.com/nurasih2000/63eb0bad5479c370be> 14cede2/5-alasan-kenapa-orang-lebih-memilih-paylater, access November 13, 2023.
- Justyn, F. & Marheni, D. K. (2020). Pengaruh Financial Attitude, Financial Education, Financial Knowledge, Financial Experience, dan Financial Behavior terhadap Financial Literacy pada Pelajar Kota Batam. *Journal of Global Business and Management Review*, 2(1), 21-32.
- Lauriady, J. A., & Wiyanto, H. (2022). Pengaruh Financial Attitude, Financial Behavior, and Financial Knowledge terhadap Financial Literacy Pengguna OVO di Jakarta Barat. *Jurnal Manajerial Dan Kewirausahaan*, 4(1), 124-131.
- Lusardi, A., Michaud, P. C., & Mitchell, O. S. (2017). Optimal financial knowledge and wealth inequality. *Journal of political Economy*, 125(2), 431-477.
- Luthfia, I. M. (2023). Influence of Paylater and Flashsale on Impulse Buying Behavior among Adult Women in Semarang City. *Admisi dan Bisnis*, 24(2), 141-152.
- Morgan, P. J., & Long, T. Q. (2020). Financial literacy, financial inclusion, and savings behavior in Laos. *Journal of Asian Economics*, 68, 101197.
- Muhidia, S. (2019). Pengaruh Pengetahuan Keuangan, Sikap Keuangan, dan Locus of Control Terhadap Perilaku Keuangan Mahasiswa Prodi Manajemen Universitas Muhammadiyah Gresik. *Jurnal Manajerial*, 5(2), 58-65.
- Muhamad, N. (2023). 8 Layanan Paylater Terpopuler di Indonesia, Shopee Paylater Juara. Retrieve from <https://databoks.katadata.co.id/datapublish/2023/10/25/8-layanan-paylater-terpopuler-di-indonesia-shopee-paylater-juara>, Access November 12, 2023.



- Nusa, G. H., & Martfiyanto, R. (2021). Pengaruh Pengetahuan, Perilaku, dan Sikap Keuangan Terhadap Literasi Keuangan Pada Mahasiswa S-1 Akuntansi Universitas Jenderal Achmad Yani Yogyakarta. *Bilancia: Jurnal Ilmiah Akuntansi*, 5(2), 226-237.
- OJK. (2021). Strategi Nasional Literasi Keuangan Indonesia (SNLKI) 2021-2025. *Otoritas Jasa Keuangan*, 378, 2021-2025.
- Potrich, A. C. G., & Vieira, K. M. (2018). Demystifying financial literacy: a behavioral perspective analysis. *Management Study Review*, 41(9), 1047-1068.
- Potrich, A. C. G., Vieira, K. M., & Da-Silva, W. (2016). Development of a financial literacy model for university students. *Management Study Review*, 39(3), 356-376.
- Prasetyo, M. I., dan Hasanah, H. (2022). The Influence of Competence, Work Motivation And Career Development On Employee Performance With Organizational Commitment As A Moderating Variable In The Millennial Generation In The Dki Jakarta Region. *Jurnal Ekonomi Trisakti*, 2(1), 29-38.
- Rabbani, A. G., Heo, W., & Lee, J. M. (2022). A latent profile analysis of college students' financial knowledge: The role of financial education, financial well-being, and financial risk tolerance. *Journal of Education for Business*, 97(2), 112-118.
- Rai, K., Dua, S., & Yadav, M. (2019). Association of financial attitude, financial behaviour and financial knowledge towards financial literacy: A structural equation modeling approach. *FIIB Business Review*, 8(1), 51-60.
- Robb, C. A., & Woodyard, A. (2011). Financial knowledge and best practice behavior. *Journal of financial counseling and planning*, 22(1), 60-70.
- Saunders, M. N. K., Lewis, P., dan Thornhill, A. (2019). *Study Methods for Business Students*. New York: Pearson Education.
- Schindler, P. S. (2019). *Business Study Methods*. New York: McGraw-Hill/Irwin.
- Schindler, P. S. (2021). *Business Study Methods*. New York: McGraw-Hill/Irwin.
- Shih, H.-M., Chen, B. H., Chen, M.-H., Wang, C.-H., & Wang, L.-F. (2022). A Study of the Financial Behavior Based on the Theory of Planned Behavior. *International Journal of Marketing Studies*, 14(2), 1-12.
- Siregar, Q. R. & Simatupang, J. (2023). The Influence of Financial Knowledge and Financial Experience on Financial Satisfaction with Financial Literacy as Intervening Variables in Generation Z in the Air Batu District. *Current Issues & Study in Social Sciences, Education and Management*, 1(1), 185-195.
- Wutun, M. B. M. G., Niha, S. S., & Manafe, H. A. (2023). Financial attitude and financial behavior analysis towards student financial literacy in Kupang City. *Enrichment: Journal of Management*, 13(1), 644-653.
- Yahaya, R., Zainol, Z., Osman, J. H., Abidin, Z., & Ismail, R. (2019). The affect of financial knowledge and financial attitudes on financial behavior among university students. *International Journal of Academic Study in Business and Social Sciences*, 9(8), 22-32.



UNIVERSITAS
GADJAH MADA

Effect of Financial Knowledge, Financial Attitude, and Financial Behavior on Financial Literacy:

Study on Shopee Paylater Users in Indonesia

I Gede Fafa Jorginatha Susila, I Wayan Nuka Lantara, M.Si., Ph.D.

Universitas Gadjah Mada, 2024 | Diunduh dari <http://etd.repository.ugm.ac.id/>

- Yuliani, Y., Fuadah, L. L., & Taufik, T. (2019). The affect of financial knowledge on financial literacy with mediated by financial behavior in society of Palembang City South Sumatera. *MIX: Jurnal Ilmiah Manajemen*, 9(3), 293234.fd
- Zheng, C. (2022). An innovative MS-VAR model with integrated financial knowledge for measuring the impact of stock market bubbles on financial security. *Journal of Innovation & Knowledge*, 7(3), 100207.