

DAFTAR PUSTAKA

Çera, G., Phan, Q. P. T., Androniceanu, A., & Çera, E. (2020). Financial Capability and Technology Implications for Online Shopping. *E&M Economics and Management*, 23(2), 156-172.

Cole, S., Sampson, T., Zia, B. (2009). Financial Literacy, Financial Decisions, and The Demand For Financial Services : Evidence from India & Indonesia. *Harvard Business School*, 9, 117.

Collard, S. (2019). Book review: Financial Capability and Asset Building in Vulnerable Households: Theory and Practice, Margaret S. Sherraden, Julie Birkenmaier, J. Michael Collins. *Journal of Economic Psychology*, 72, 45–46.

Databoks Katadata Media Network. (2022). *Penetrasi Internet di Kalangan Remaja Tertinggi di Indonesia*. Diakses pada 4 November 2022, dari <https://databoks.katadata.co.id/datapublish/2022/06/10/penetrasi-internet-di-kalangan-remaja-tertinggi-di-indonesia>

Fauzia, A.N. & Nurdin, N. (2019). Pengaruh Literasi Keuangan terhadap Perilaku Konsumtif (Studi Kasus pada mahasiswa Program Studi Manajemen Universitas Islam Bandung angkatan 2015). *Prosiding Manajemen*, 5(1), 79-83.

Ghozali, I. (2016). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS*. Semarang: Badan Penerbit Universitas Diponegoro.

Ghozali, I. (2021). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 26 Edisi 10*. Badan Penerbit Universitas Diponegoro.

Handayani, R. (2020). *Metodologi Penelitian Sosial*. Yogyakarta: Trussmedia Grafika.

Hubert, M., Blut, M., Brock, C., Backhaus, C., & Eberhardt, T. (2017). Acceptance of Smartphone-Based Mobile Shopping : Mobile Benefits, Customer Characteristics, Perceived Risks, and The Impact of Application Context. *Psychology & Marketing*, 34(2), 175-194.

Huston, S. J. (2010). Measuring Financial Literacy. *Journal of Consumer Affairs*, 44(2), 296–316.

Katawetawaraks, C. & Wang, C.L. (2011). Online Shopper Behavior: Influences of Online Shopping Decision. *Asian Journal of Business Research*, 1, 66-74.

Kontan Keuangan. (2022). *BI Catat Transaksi Mobile Banking Tembus Rp 3.888,09 Triliun hingga Mei 2022*. Diakses pada 28 Oktober 2022, dari <https://keuangan.kontan.co.id/news/bi-catat-transaksi-mobile-banking-tembus-rp-388809-triliun-hingga-mei-2022>

Hasibuan, L. (2020). *Warga Jabodetabek Kini Lebih Suka Belanja Online, Kalau Kamu?* CNN Indonesia. Diakses pada 26 Januari 2023, dari <https://www.cnbcindonesia.com/lifestyle/20201016154036-33-194944/warga-jabodetabek-kini-lebih-suka-belanja-online-kalau-kamu>

L.T. Lam, & M.K. Lam. (2017). The Association Between Financial Literacy and Problematic Internet Shopping in A Multinational Sample. *Addictive Behaviors Reports*, 6, 123–127.

Malhotra, N.K. (2012). *Basic Marketing Research : Integration of Social Media*. Jakarta: PT Index Kelompok Gramedia.

Malhotra., et al. (2017). *Marketing Research : An applied Approach*. Edinburgh: Pearson.

McKay, S. (2011). *Understanding Financial Capability in Canada: Analysis of the Canadian Financial Capability Survey*. Task Force on Financial Literacy.

Mitra, N., Syahniar, S., Alizamar, A. (2019). Consumptive Behavior of Students in Shopping Online and Implications in Guidance and Counseling Services in Universities. *International Journal of Research in Counseling and Education*, 3(2), 120-124.

Morris, B. (2003). The Components of The Wired Spanning Forest Are Recurrent. *Probab. Theory Relat. Fields* 125, 259–265.

Nguyen, T. A. N., Rozsa, Z. (2019). Financial Literacy and Financial Advice Seeking for Retirement Investment Choice. *Journal of Competitiveness*, 11(1), 70-83.

Oertzen, A.S., & Schröder, G.O. (2019). Achieving Continued Usage in Online Banking : A Post-Adoption Study. *International Journal of Bank Marketing*, 37(6), 1394-1418.

Pulungan, R.D. & Febriaty, H. (2018). Pengaruh Gaya Hidup dan Literasi Keuangan Terhadap Perilaku Konsumtif Mahasiswa. *Jurnal Riset Sains Manajemen*, 2(3), 103-110.

Sekaran, Uma dan Bougie, R. 2017. *Metode Penelitian untuk Bisnis Pendekatan Pengembangan-Keahlian*. Jakarta: Salemba Empat.

Septiansari, D. & Handayani, T. (2021). Pengaruh Belanja Online Terhadap Perilaku Konsumtif pada Mahasiswa di Masa Pandemi Covid-19. *Jurnal Ekonomi dan Manajemen Teknologi*, 5(1), 53-65.

Shkvarchuk, L., & Slav'yuk, R. (2019). The Financial Behavior of Households in Ukraine. *Journal of Competitiveness*, 11(2), 144-159.

Simangunsong, Eliot. (2018). Generation-Z Buying Behaviour in Indonesia : Opportunities For Retail Businesses. *Jurnal Ilmiah Manajemen*, 8(2), 249-251.

Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung : Alfabeta, CV.

Taylor, M. (2011). Measuring Financial Capability and its Determinants Using Survey Data. *Social Indicators Research*, 102(2), 297-314.

Xiao, J. J., Chen, C., & Chen, F. (2014). Consumer financial capability and financial satisfaction. *Social Indicators Research*, 118(1), 415-432.

UNIVERSITAS
MULTIMEDIA
NUSANTARA