

REFERENCE

- Almeida, R. (2018, September). Negosiu Online Hanesan Perturbasaun. *Tatoli.Tl*. <https://tatoli.tl/2018/09/11/negosiu-online-hanesan-perturbasaun/>
- Amalda, A. (2022). Analysis of Digital Financial Literacy and its Applications to the Millennial Generation in Indonesia. <http://scholar.unand.ac.id/101974/%0Ahttp://scholar.unand.ac.id/101974/4/References.pdf>
- Ashoer, M., Syahnur, M. H., Taufan, R. R., & Siangka, A. N. (2019). Menyelidiki Loyalitas Millenial Pada Transportasi Online; Studi Mediasi Berbasis Sem-Pls. *Manajemen Dan Bisnis*, 183–198.
- Asian Development Bank. (2019). Finance Sector Brief Timor-Leste. October 2019.
- Bodie.Z., Kane, A. & Marcus, A.J. (2014). *Manajemen Portofolio dan dan Investasi*. (Edisi 9). (Terjemahan Romi Bhakti Hartarto, Adinda Presanti, dan Ika Permatasari). Jakarta: Salemba Empat. (Edisi asli diterbitkan Tahun 2011 oleh McGraw-Hill Education).
- Bougie, U. S. and R. (2016). *Research Method for Business* (7th ed.).
- CARE in Timor Leste. (2023). Suporta Feto Fira iha Frea Remota no Rural ho Literasia Finanseira https://m.facebook.com/story.php?story_fbid=pfbid0m3okL9z3M5sPNn1GACKEfTUCrgJaJBurNaatReooNd8KRAYxL9oEhLo9ujh6ifHql&id=111476234762000&eav=Afassg65oM7n661eWj9gSiDRDXwtgsLgEeyzE3ox9nnLLjiS6Dk6dvRCYUM_Lo1HQyU&m_entstream_source=timeline&paipv=0
- Chen, H., & Volpe, R. P. 1998. An analysis of personal financial literacy among college students. *Financial services review*, 7(2), 107-128.
- Chin, W.W. (1998). The Partial Least Squares Approach to Structural Equation Modeling dalam *Modern Methods for Business Research*, Marcoulides G.A. (editor). *Mahwah*, New Jersey: Lawrence Erlbaum Associates.
- Dewi, N., Rusdarti, & Sunarto, S. (2017). Pengaruh Lingkungan Keluarga, Teman Sebaya, Pengendalian Diri dan Literasi. *Journal of Economic Education*, 6(1), 29–35.
- Dikria, Okky & Mintarti, S.U. (2016). Pengaruh Literasi Keuangan dan Pengendalian Diri Terhadap Perilaku Konsumtif Mahasiswa Jurusan Ekonomi Pembangunan Fakultas Ekonomi Universitas Negeri Malang Angkatan 2013. *Jurnal Pendidikan Ekonomi*, 9 (2), 143-155.
- Financial Inclusion Report. (2018). *Financial Inclusion Report*.
- Fitriamiranti, S. (2022). Analysis of Digital Financial Literacy Levels and Its Relationship towards Financial Wellbeing. *Pendidikan Ekonomi*.

- Gina sakinah. (2018). Analisis Literasi Keuangan Mahasiswa S-1 Fakultas Ekonomika Dan Bisnis Universitas Diponegoro Angkatan 2014 – 2017. *SKRIPSI*.
- Ghozali, I. (2011). Aplikasi Analisis Multivariate dengan Program IBM SPSS 19 (Edisi 5) . Semarang: Universitas Diponegoro.
- Ghozali, I., & Latan, H. (2015). Partial least squares konsep, teknik dan aplikasi menggunakan program smartpls 3.0 untuk penelitian empiris. *Semarang: Badan Penerbit UNDIP*.
- Guntur, Y. S., & Soares, J. (2022). Financial Literacy as a Mediation of Financial Attitudes and Financial Experience on Financial Management Behaviour.
- Gybsee. (2023). *Gybsee*. Gybsee.Com. <https://gybsee.com/>
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM). *Thousand Oaks*. Sage, 165.
- Herdjiono, I., & Damanik, L. A. (2016). Pengaruh Financial Attitude, Financial Knowledge, Parental Income Terhadap Financial Management.
- Houston. (2011). *Fundamental Of Financial Management: Dasar-Dasar Manajemen Keuangan* (10th ed.).
- Huston, S. J. (2010). Measuring Financial Literacy. *Journal of Consumer Affairs*, 44(2). <https://doi.org/10.1111/j.1745-6606.2010.01170.x>
- J.E. Grable, Joo Yun Park dan So Hyun Joo (2009), Explaining Financial Management Behavior for Koreans Living in the United States, *The Journal of Consumers Affairs*, Vol.43, No.1, hlm.80-107
- Jeklin, A. (2016). Determination Of Transformational Leadership, Self Efficacy And Work Responsibilities With Motivation As Variable Of Mediator On The Performance Of General Bureau Officer Of Provincial Secretariat Of Riau Islands Using Sem Pls Endrie. 10(July), 1–23.
- Jogiyanto & Abdillah, W. (2014). Konsep & Aplikasi PLS (Partial Least Squares) untuk Penelitian Empiris. Yogyakarta: BPF.
- Kapoor.J.R., Dlabay, L.R. & Hughes, R.J. (2001). Personal Finance. Singapore: McGrawHill Book, Co.
- Kasiram, Moh. 2008. Metode Penelitian. Malang: UIN-Malang Pers.
- Kasmir.(2013). Bank dan Lembaga Keuangan Lainnya. Jakarta: Raja Grafindo Persada.
- Khusnul, K., Suratno, J. Prihatin, And Sudarti. 2020. “An Analysis Of The Utilization Of Gamal Plant (Gliricidia Sepium) As A Shade For Coffee Plants.” *Journal Of Physics: Conference Series* 1563 (1).

- Krishna, A., Rofaida, R., & Sari, M. (2010). Analisis tingkat literasi keuangan di kalangan mahasiswa dan faktor-faktor yang mempengaruhinya. *Proceedings of the 4th International Conference on Teacher Education Join Conference UPI & UPSI Bandung, Indonesia*, 8-10 November 2010, 552-560.
- Kusumaningtyas, I., & Sakti, N. C. (2017). Pengaruh Literasi Keuangan Dan Gaya Hidup Terhadap Perilaku Konsumtif Siswa Kelas Xi Ips Di Sma Negeri 1 Taman Sidoarjo. *Jurnal Pendidikan Ekonomi (JUPE)*, 5(3), 1–8.
<https://jurnalmahasiswa.unesa.ac.id/index.php/34/article/view/20432/18725>
- Liao, Z., & Cheung, M. T. (2001). Internet-based e-shopping and consumer attitudes: An empirical study. *Information & Management*, 38(5), 299–306. [https://doi.org/10.1016/S0378-7206\(00\)00072-0](https://doi.org/10.1016/S0378-7206(00)00072-0)
- Lina & Rosyid, H. F. (1997). Perilaku konsumtif berdasar locus of control pada remaja putri. *Psikologika*, 4(1), 5-13.
<https://doi.org/10.20885/psikologika.vol2.iss4.art1>
- Lusardi, A., Mitchell, O. S., & Curto, V. (2010). Financial Literacy Among the Young: Evidence and Implications for Consumer Policy. 44(2), 358-380.
- 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>
- Mangkunegara, A. (2002). Perilaku Konsumen. Bandung: Refika.
- Mudzingiri, C., Muteba Mwamba, J. W., & Keyser, J. N. (2018). Financial behavior, confidence, risk preferences and financial literacy of university students. *Cogent Economics and Finance*, 6(1), 1–25.
<https://doi.org/10.1080/23322039.2018.1512366>
- Munarsih, E., & Rikmasari, Y. (2020). Evaluasi Model Penerimaan Peresepan Elektronik di Kota Palembang. *Jurnal Farmasetis*, 9(2), 147–154.
- Mwange, A., Lis, B. A., Epm, M. A., Ib, M. B. A., & Candidate, D. B. A. (2017). IJRDO-Journal of Business Management Exploring Levels of Financial Literacy among University of Zambia Final Year Students. (3), 81–92.
- Nababan, D., & Sadalia, I. (2012). Analisis Personal Financial Literacy, dan Financial Behavior Mahasiswa Strata I Fakultas Ekonomi Univeritas Sumatera Utara.
- Nguyen, T. A. N., & Nguyen, K. M. (2020). Role of financial literacy and peer effect in promotion of financial market participation: Empirical evidence in Vietnam. *Journal of Asian Finance, Economics and Business*, 7(6), 1–8. <https://doi.org/10.13106/jafeb.2020.vol7.no6.001>

- Nicolini, G., & Nicolini, G. (2019). Financial literacy and financial behavior. *Financial Literacy in Europe*, (October), 85–140. <https://doi.org/10.4324/9780429431968-3>
- Ning Tang, A. B. & P. C. P. (2015). Investigating the Disconnect between Financial Knowledge and Behavior: The Role of Parental Influence and Psychological Characteristics in Responsible Financial Behaviors among Young Adults. *The Journal of Consumer Affairs*. <https://doi.org/https://doi.org/10.1111/joca.12069>
- Noctor, M.; Stoney, S.; Stradling, R. *Financial Literacy: A Discussion of Concepts and Competencies of Financial Literacy and Opportunities for Its Introduction into Young People's Learning (Report Prepared for the National Westminster Bank)*; National Foundation for Education Research: London, UK, 1992.
- Nopirin. (1992). *Ekonomi Moneter*. Yogyakarta: BPFE.
- OECD. (2011). *Measuring Financial Literacy : Questionnaire and Guidance Notes for Conducting an Internationally Comparable Survey of Financial Literacy. Oecd, 31.*
- OECD. (2012). *PISA 2012 Financial Literacy Assessment Framework*. In *Oecd* (Issue April).
- Parasayu, R. I. (2021). PENGARUH LITERASI KEUANGAN TERHADAP PERILAKU KONSUMTIF MAHASISWA AKUNTANSI UNIVERSITAS SANATA DHARMA. UNIVERSITAS SANATA DHARMA.
- Pedro. (2015). Literasia finanseira no konta poupanca TL ki'ik. *Jornalbisnistimor.com*. <https://www.jornalbisnistimor.com/notisia/ekonomia/2849-literasia-finanseira-no-konta-poupanca-tl-ki-ik>
- Ponchio, M. C., Cordeiro, R. A., & Goncalves, V. N. (2019). Personal factors as Antecedents of Perceived Financial Well-being : Evidence from Brazil. *International Journal of Bank Marketing*, 1–22. <https://doi.org/10.1108/IJBM-03-2018-0077>
- R. WENINGSIH. (2018). THE EFFECT OF FINANCIAL LITERACY ON CONSUMPTIVE BEHAVIOR WITH SELF-CONTROL AS INTERVENING VARIABLE (Case Study at Accounting Students of Faculty of Economics Yogyakarta State University) UNDERGRADUATE (Vol. 6, Issue 1). YOGYAKARTA STATE UNIVERSITY.
- Riduwan. 2009. *Metode dan Teknik Menyusun tesis*, Alfabeta, Bandung.
- Rifai, A. (2015). Partial Least Square-Structural Equation Modeling (PLS-SEM) untuk mengukur ekspektasi penggunaan repositori lembaga: Pilot studi di UIN Syarif Hidayatullah Jakarta. *Al-Maktabah*, 14(1), 56–65.

- Riskayanti. (2021). Pengaruh Literasi Keuangan Terhadap Perilaku Konsumtif Generasi Milenial Mahasiswa Program Studi Manajemen Universitas Muhammadiyah Makassar. In *Skripsi*.
- Rohmah, A.N. (2014). Perbedaan Financial Literacy Mahasiswa Pelaku Usaha Di Fakultas Ekonomi Universitas Negeri Yogyakarta Berdasarkan Gender dan Kemampuan Kognitif. *Skripsi*. Universitas Negeri Yogyakarta.
- Setiaji, B. (1995). *Konsumerisme*, Akademika No. 1. Tahun XIII. Surakarta: Muhammadiyah University Press.
- Sholihin, Mahfud, And Dwi Ratmono. 2021. Analisis Sem-Pls Dengan Warppls 7.0 Untuk Hubungan Nonlinier Dalam Penelitian Sosial Dan Bisnis. Penerbit Andi.
- Simmamora, B. (2003). *Membongkar Kotak Hitam Konsumen*. Jakarta: PT Gramedia Pustaka Umum.
- SL. Triyaningsih. (2011). DAMPAK ONLINE MARKETING MELALUI FACEBOOK TERHADAP PERILAKU KONSUMTIF MASYARAKAT SL. Triyaningsih Fakultas Ekonomi Universitas Slamet Riyadi Surakarta. *Jurnal Ekonomi Dan Kewirausahaan*, 11(2), 172–177.
- Sugiyono. (2007). *Statistika Untuk Penelitian*. Bandung: Alfabeta.
- Sugiyono. (2013). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Sugiyono. (2014). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Bandung: Alfabeta.
- Sugiyono. (2016). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Bandung: PT Alfabet.
- Sumartono. (2002). *Terperangkap Dalam Iklan*. Bandung: CV Alfabeta.
- S. Trianantha. (2020). Pengaruh Financial Literacy, Financial Behavior, Dan Financial Attitude Terhadap Keputusan Pembelian Secara Online Pada Marketplace Shopee Dan Tokopedia (Studi Kasus Mahasiswa Strata I Fakultas Ekonomi Di Universitas Se - Kota Padang). Universitas Andalas.
- Trivedy, R. (2021). Unleashing the Power of Financial Inclusion in Timor-Leste. Uncdf.Org. <https://www.uncdf.org/article/6877/unleashing-the-power-of-financial-inclusion-in-timor-leste>
- Triyaningsih, S. (2011). Dampak Online Marketing Melalui Facebook terhadap Perilaku Konsumtif Masyarakat. *Jurnal Ekonomi dan Kewirausahaan*, 11(2), 172 – 177.
- Ulfatun et al. (2016). Analisis Tingkat Literasi Keuangan Mahasiswa Fakultas Ekonomi Universitas Negeri Yogyakarta Tahun Angkatan 2012-2014. *Pelita*, XI(2), 1–13.

- Venkataraman, R., & Venkatesan, T. (2018). Analysis of Factors Determining Financial Literacy using Structural Equation Modelling#. *SDMIMD Journal of Management*, 9(1), 1–11. <https://doi.org/10.18311/sdmimd/2018/19998>
- Wagland, S.P. & Taylor, S. (2009). What it comes to financial literacy, is gender really an issue?. *Australasian Accounting Business and Finance Journal*, 3 (1), 11-25.
- Weun, S., Jones, M. A., & Beatty, S. E. (1998). Development and validation of the impulse buying tendency scale. *Psychological Reports*, 82(3 PART 2), 1123–1133. <https://doi.org/10.2466/pr0.1998.82.3c.1123>
- wfuna.org. (2019). *About Timor-Leste*. Wfuna.Org. <https://wfuna.org/sixteenplusforum/about-timor-leste>
- World Bank Group. (2022). *Timor-Leste Economic Report*.
- Wulandari, A. (2020). Pengaruh Instruktur Pelatihan, Peserta Pelatihan, Materi Pelatihan, Metode Pelatihan Dan Tujuan Pelatihan Terhadap Kinerja Karyawan. *Value: Jurnal Manajemen Dan Akuntansi*, 15(1), 1–14.
- Zahra, D. R., & Anoraga, P. (2021). The Influence of Lifestyle, Financial Literacy, and Social Demographics on Consumptive Behavior. *Journal of Asian Finance, Economics and Business*, 8(2), 1033–1041. <https://doi.org/10.13106/jafeb.2021.vol8.no2.1033>