

## DAFTAR PUSTAKA

<https://www.bps.go.id/publication/2020/04/29/e9011b3155d45d70823c141f/statistik-indonesia-2020.html>

<https://www.bps.go.id/publication/2020/04/29/e9011b3155d45d70823c141f/statistik-indonesia-2020.html>

Abdillah, W. (2015). Jogyanto.(2015). *Partial Least Square (PLS) Alternatif Structural Equation Modeling (SEM) Dalam Penelitian Bisnis*, 145–160.

Abdullah, M. A., Wahab, S. N. A. A., Sabar, S., & Abu, F. (2017). *Factors determining Islamic financial literacy among undergraduates. Journal of Emerging Economies and Islamic Research*, 5(2), 67. <https://doi.org/10.24191/jeeir.v5i2.8805>

Abror, D. P. (2022). *Literasi keuangan syariah pada generasi z: Peran keluarga dan religiusitas. Jurnal Kajian Manajemen Bisnis*, 8(2), 66–72. <https://doi.org/10.24036/jkmb.11687000>

Acuña, M. H., Ogilvie, K. W., Baker, D. N., Curtis, S. A., Fairfield, D. H., & Mish, W. H. (1995). *The Global Geospace Science Program and its investigations. In Space Science Reviews (Vol. 71, Issues 1–4)*. <https://doi.org/10.1007/BF00751323>

Albaity, M., & Rahman, M. (2019). *The intention to use Islamic banking: an exploratory study to measure Islamic financial literacy. International Journal of Emerging Markets*, 14(5), 988–1012. <https://doi.org/10.1108/IJOEM-05-2018-0218>

Alfarizi, M., & Sari, R. K. (2022). *Indonesian Muslim Consumers' Perspectives and Behavior on Intentions to Use Islamic Financial Products Post-Covid-19. EkBis: Jurnal Ekonomi Dan Bisnis*, 6(1), 30–43. <https://doi.org/10.14421/ekbis.2022.6.1.1549>

Alharbi, R. K., Yahya, S. Bin, & Kassim, S. (2022). *Impact of religiosity and branding on SMEs performance: does financial literacy play a role? Journal of Islamic Marketing*, 13(12), 2717–2741. <https://doi.org/10.1108/JIMA-08-2019-0162>

Almaududi Ausat, A. M., & Suherlan, S. (2022). *Adopsi E-Commerce Di Negara Berkembang. Jurnal Lentera Bisnis*, 11(1), 8. <https://doi.org/10.34127/jrlab.v11i1.457>

Amagir, A., Groot, W., van den Brink, H. M., & Wilschut, A. (2020). *Financial literacy of high school students in the Netherlands: knowledge, attitudes, self-efficacy, and behavior. International Review of Economics Education*, 34(April 2019), 100185. <https://doi.org/10.1016/j.iree.2020.100185>

- Amaliyah, H., & Hartono, D. (2022). *Impact of Digital Shariah Banking Systems on Cash-Waaf amongst Muslim Millennials*. *Budapest International Research and Critics Institute (BIRCI-Journal)*, 3212–3225. <https://doi.org/10.33258/birci.v5i1.3977>
- Amaruddin, H., Atmaja, H. T., & Khafid, M. (2020). *Peran Keluarga Dan Media Sosial Dalam Pembentukan Karakter Santun Siswa Di Sekolah Dasar*. *Jurnal Pendidikan Karakter*, 10(1), 33–48. <https://doi.org/10.21831/jpk.v10i1.30588>
- Amin, K., & Aman, Q. (2016). *Determinants of Attitude towards the Acceptance of Islamic Banking: A Case of District Peshawar, Pakistan*. *Journal of Managerial Sciences*, x(1), 139–149.
- Anastasia Sri Mendari & Suramaya Suci Kewal. (2013). *Tingkat Literasi Keuangan Di Kalangan Mahasiswa Stie Musi*. *Jurnal Economia (Yogyakarta)*, 9(2), 130–140. <https://doi.org/10.21831/economia.v9i2.1804>
- Antara, P. M., Musa, R., & Hassan, F. (2016). *Bridging Islamic Financial Literacy and Halal Literacy: The Way Forward in Halal Ecosystem*. *Procedia Economics and Finance*, 37(16), 196–202. [https://doi.org/10.1016/s2212-5671\(16\)30113-7](https://doi.org/10.1016/s2212-5671(16)30113-7)
- Awan, A. G., & Azhar, M. (2014). *Consumer Behaviour Towards Islamic Banking in Pakistan*. *European Journal of Accounting Auditing and Finance Research*, 2(9), 42–65.
- Badan Pusat Statistik. (2022). *Catalog: 1101001. Statistik Indonesia 2022, 1101001, 790*.
- Biplob, H., Abdullah, M., & others. (2019). *The importance of islamic financial literacy for muslims: a general review*. *Islam & Civilisational Renewal*, 10(1).
- Broadbent, E., Gougoulis, J., Lui, N., Pota, V., & Simons, J. (2017). *Generation Z: Global citizenship survey: The Varkey Foundation*. <https://www.varkeyfoundation.org/media/4487/global-young-people-report-single-pages-new.pdf>
- Bungin, B. (2013). *Metodologi Penelitian Sosial & ekonomi: Format-format kuantitatif dan Kualitatif untuk studi sosiologi, kebijakan publik, komunikasi, manajemen, dan pemasaran*.
- Chaidir, T., Suprpti, I. A. P., Arini, G. A., & Ismiwati, B. (2020). *Determinan Literasi Keuangan pada Pelaku Usaha Mikro, Kecil, dan Menengah (UMKM) di Kota Mataram*. *Elastisitas - Jurnal Ekonomi Pembangunan*, 2(1), 1–19. <https://doi.org/10.29303/e-jep.v2i1.15>

- Daradkah, D., Aldaher, A. A., & Shinaq, H. R. (2020). *Islamic financial literacy: Evidence from Jordan. Transition Studies Review*, 27(2), 109–123. <https://doi.org/10.14665/1614-4007-27-2-009>
- Defiansih, D. D. (2021). *Pengaruh Religiusitas, Pendidikan Keluarga, Dan Sosialisasi Keuangan Terhadap Literasi Keuangan Syariah Dengan Kecerdasan Intelektual Sebagai Variabel Moderasi. Jurnal Ekonomi Dan Pendidikan*, 18(1), 34–51. <https://doi.org/10.21831/jep.v18i1.33146>
- DeJuliis, E. D., & Saylor, E. (2021). *Bridging the Gap: Three Strategies to Optimize Professional Relationships with Generation Y and Z. The Open Journal of Occupational Therapy*, 9(1), 1–13. <https://doi.org/10.15453/2168-6408.1748>
- Dwi, I. (2019). *Pengaruh Literasi Terhadap Kepercayaan Muzaki Pada Lembaga Pengelola Zakat Dengan Akuntabilitas Dan Transparansi Sebagai Variabel Inte. Economic Education Analysis Journal*, 2(1), 18–23.
- Eliza, A. (2019). *Literasi keuangan Islam dan faktor yang mempengaruhinya. VALID Jurnal Ilmiah*, 16(1), 17–28.
- Fauzi, A., & Murniawaty, I. (2020). *Pengaruh Religiusitas dan Literasi Keuangan Syariah Mahasiswa terhadap Minat Menjadi Nasabah di Bank Syariah. EEAJ Economic Education Analysis Journal*, 9(2), 473–486. <https://doi.org/10.15294/eeaj.v9i2.39541>
- Fauzia, I. Y. (2020). *Enhancing the Literacy of Shariah Financial Technology for Generation X, Y and Z in Indonesia. Jurnal Minds: Manajemen Ide Dan Inspirasi*, 7(2), 65. <https://doi.org/10.24252/minds.v7i2.15871>
- Fitri Arianti, B. (2020). *Pengaruh Faktor Pendapatan, Karir dan Pengalaman Kerja Terhadap Tingkat Literasi Keuangan. Seminar Nasional Akuntansi (Sena) Iii*, 288–302.
- Gani, U. A., Bambang, R., & Umam, K. (2018). *Analisis Diskriminan untuk Mengelompokkan Negara Maju dan Analisis Diskriminan Untuk Mengelompokkan Negara Maju Dan Negara Berkembang Dengan Metode Fishers Discriminant Analysis Of Classify Developed Countries And Developing Countries With Fisher Method. Jurnal Geuthèë: Penelitian Multidisiplin*, 01(01), 1–12. <http://www.journal.geutheeinstitute.com>.
- Garg, N., & Singh, S. (2017). *Financial literacy among youth. In International Journal of Social Economics (Vol. 45, Issue 1, pp. 173–186). Emerald Group Publishing Ltd.* <https://doi.org/10.1108/IJSE-11-2016-0303>
- Ghلامallah, E., Alexakis, C., Dowling, M., & Piepenbrink, A. (2021). *The topics of Islamic economics and finance research. International Review of*



*Economics and Finance*, 75(March), 145–160.  
<https://doi.org/10.1016/j.iref.2021.04.006>

Goh, E., & Jie, F. (2019). *To waste or not to waste: Exploring motivational factors of Generation Z hospitality employees towards food wastage in the hospitality industry*. *International Journal of Hospitality Management*, 80(February 2019), 126–135. <https://doi.org/10.1016/j.ijhm.2019.02.005>

Grohmann, A., & Menkhoff, L. (2015). *School, parents, and financial literacy shape future financial behavior*. *DIW Economic Bulletin*, 5(30/31), 407–412. <http://search.ebscohost.com/login.aspx?direct=true&db=bth&AN=108627120&lang=pt-br&site=eds-live&scope=site>

Hagger, M. S., Cheung, M. W. L., Ajzen, I., & Hamilton, K. (2022). *Perceived Behavioral Control Moderating Effects in the Theory of Planned Behavior: A Meta-Analysis*. *Health Psychology*, 41, 155–167. <https://doi.org/10.1037/hea0001153>

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.

Handida dan Sholeh. (2018). *Pengambilan Keputusan Masyarakat Muslim*. *Jurnal Economia*, 14(10), 84–90.

Hanson, T. A., & Olson, P. M. (2018). *Financial literacy and family communication patterns*. *Journal of Behavioral and Experimental Finance*, 19, 64–71. <https://doi.org/10.1016/j.jbef.2018.05.001>

Hassan, M. K., Hossain, S., & Unsal, O. (2018). *Chapter 4 Religious Preference and Financial Inclusion: The Case for Islamic Finance*. 93–111. <https://doi.org/10.1108/s1569-376720180000019005>

Ilfita, K., & Canggih, C. (2021). *the Influence of Sharia Financial Literacy, Religiosity, and Perception of Saving Students' Interest in Sharia Banks*. *Indonesian Interdisciplinary Journal of Sharia Economics (IIJSE)*, 3(2), 113–134. <https://doi.org/10.31538/iijse.v3i2.1010>

Indeks, P., Keuangan, L., Gender, B., & Kelamin, J. (2022). *Survei Nasional Literasi Dan Inklusi Keuangan Tahun 2022*. November, 10–12.

Islamic, R., & Development, F. (2022). *Development Report 2022 Embracing*.

Jorgensen, B. L., & Savla, J. (2010). *Financial literacy of young adults: The importance of parental socialization*. *Family Relations*, 59(4), 465–478.

Kagotho, N., Nabunya, P., Ssewamala, F., Mwangi, E. N., & Njenga, G. (2017). *The role of family financial socialization and financial management skills on*

youth saving behavior. *Journal of Adolescence*, 59, 134–138.  
<https://doi.org/10.1016/j.adolescence.2017.05.013>

Kevser, M., & Doğan, M. (2021). *Islamic financial literacy and its determinants: A field study on Turkey*. *Transition Studies Review*, 28(1), 91–120.  
<https://doi.org/10.14665/1614-4007-28-1-008>

Khasanah, M., Aminullah, R., & Setianingsih, D. (2022). *Determinants of Islamic Financial Literacy Index: Comparison Based on Ethnographic Studies in Yogyakarta, Indonesia*. *Afkaruna: Indonesian Interdisciplinary Journal of Islamic Studies*, 18(1). <https://doi.org/10.18196/afkaruna.v18i1.12584>

Khusnul, K., Suratno, Prihatin, J., & 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). <https://doi.org/10.1088/1742-6596/1563/1/012014>

Lestari, M. I., Anggraeni, D., Made, O. :, Lestari, I., & Anggraeni, D. (2021). *Analisis Dampak Sentimen Masyarakat Selama Pandemi Covid-19 Terhadap Kurs Rupiah (Studi Kasus Pandemi Covid-19 di Indonesia) Effects Analysis of Public Sentiment on Rupiah Exchange Rates (Case Study of Covid-19 Pandemic in Indonesia)*. 9(1), 1–14.

Literasi, T., Inklusi, D. A. N., & Syariah, K. (2022). *Sp 75/dhms/ojk/x/2022*.

Lopus, J. S., Amidjono, D. S., & Grimes, P. W. (2019). *Improving financial literacy of the poor and vulnerable in Indonesia: An empirical analysis*. *International Review of Economics Education*, 32(June), 100168.  
<https://doi.org/10.1016/j.iree.2019.100168>

Luthfiana, R. A., & Sari, R. C. (2019). *The Effect of Religiosity, The Level of Income, and The Level of Islamic Financial Literacy Toward The Interest of Student to Become Customers in Sharia Financial Institution (An Empirical Study on Student of Faculty of Economics in Yogyakarta State Unive*. *Jurnal Norminal*, VIII(1), 109–121.

Mansyur, A., & Ali, E. M. T. bin E. (2022). *The Adoption of Sharia Fintech Among Millennial in Indonesia: Moderating Effect of Islamic Financial Literacy on UTAUT 2*. *International Journal of Academic Research in Business and Social Sciences*, 12(4). <https://doi.org/10.6007/ijarbss/v12-i4/13035>

Marliana, R. R. (2021). *Pelatihan Pls-Sem Menggunakan Smartpls 3.0 Dosen Mata Kuliah Statistika Fisip Uin Sunan Gunung Djati Bandung*. *Jurnal Abdimas Sang Buana*, 2(2), 43.  
<https://doi.org/10.32897/abdimasusb.v2i2.711>

Maryam, S. Z., Mehmood, M. S., & Khaliq, C. A. (2019). *Factors influencing the*

*community behavioral intention for adoption of Islamic banking: Evidence from Pakistan. International Journal of Islamic and Middle Eastern Finance and Management, 12(4), 586–600. <https://doi.org/10.1108/IMEFM-07-2017-0179>*

Mohammad Yusuf, & Reza Nurul Ichsan. (2021). *Analysis of Banking Performance in The Aftermath of The Merger of Bank Syariah Indonesia in Covid 19. International Journal of Science, Technology & Management, 2(2), 472–478. <https://doi.org/10.46729/ijstm.v2i2.182>*

Moreno-Herrero, D., Salas-Velasco, M., & Sánchez-Campillo, J. (2018). *Factors that influence the level of financial literacy among young people: The role of parental engagement and students' experiences with money matters. Children and Youth Services Review, 95(June), 334–351. <https://doi.org/10.1016/j.chilyouth.2018.10.042>*

Muhammad Raihan Aulia Firdausi, & Rahmatina Awaliah Kasri. (2022). *Islamic Financial Literacy Amongst Muslim Students in Indonesia: A Multidimensional Approach. Al-Muzara'Ah, 2022, 77–94. <https://doi.org/10.29244/jam.specialissue2022.77-94>*

Mukti, T., Tulasmi, T., Shohiha, A., Garbo, A., & Latifah Mubasiroh, S. (2022). *The Effect of Sharia Financial Literacy on the Decision of the Use of Service Products in the Sharia Pawn in Yogyakarta. KnE Social Sciences, 2022(1), 273–284. <https://doi.org/10.18502/kss.v7i10.11365>*

Muntahasar, Hasnita, N., & Yulindawati. (2020). *Pengaruh Pengetahuan dan Pendidikan Terhadap Literasi Keuangan Digital Masyarakat Kota Banda Aceh. Global Journal of Islamic Banking and Finance, 3(2), 146–157.*

Muslichah, I., & Sanusi, S. (2019). *The effect of religiosity and financial literacy on intention to use Islamic banking products. Asian Journal of Islamic Management (AJIM), 1(2), 85–92. <https://doi.org/10.20885/ajim.vol1.iss2.art2>*

Nasution, M. I., Fahmi, M., Jufrizen, Muslih, & Prayogi, M. A. (2020). *The Quality of Small and Medium Enterprises Performance Using the Structural Equation Model-Part Least Square (SEM-PLS). Journal of Physics: Conference Series, 1477(5). <https://doi.org/10.1088/1742-6596/1477/5/052052>*

Nawi, F. A. M., Daud, W. M. N. W., Ghazali, P. L., Yazid, A. S., & Shamsuddin, Z. (2018). *Islamic Financial Literacy: A Conceptualization and Proposed Measurement. International Journal of Academic Research in Business and Social Sciences, 8(12), 629–641. <https://doi.org/10.6007/ijarbss/v8-i12/5061>*

Pahlevan Sharif, S., & Naghavi, N. (2020). *Family financial socialization, financial information seeking behavior and financial literacy among youth.*



*Asia-Pacific Journal of Business Administration*, 12(2), 163–181.  
<https://doi.org/10.1108/APJBA-09-2019-0196>

Pitoyo, B. S., & Handayani, M. (2023). *The Effect of Financial Literacy , Profit Sharing and Social Influence on Saving Interests : Case of Non-Muslim Customers at Islamic Bank in Bekasi*. 2(1), 263–270.

Puspita, A. T., Lubis, D., & Marhamah Muthohharoh. (2021). *Faktor–Faktor yang Memengaruhi Tingkat Literasi Keuangan Syariah pada Mahasiswa Muslim di Bogor*. *Al-Muzara’Ah*, 9(1), 1–20.  
<https://doi.org/10.29244/jam.9.1.1-20>

Rahayu, R., Ali, S., Aulia, A., & Hidayah, R. (2022). *The Current Digital Financial Literacy and Financial Behavior in Indonesian Millennial Generation*. *Journal of Accounting and Investment*, 23(1), 78–94.  
<https://doi.org/10.18196/jai.v23i1.13205>

Rahim, S. H. A., Rashid, R. A., & Hamed, A. B. (2016). *Islamic financial literacy and its determinants among university students: An exploratory factor analysis*. *International Journal of Economics and Financial Issues*, 6(7Special Issue), 32–35.

Rahmatia, A., Wijaya, A. P., Saputra, A. D., & Yogyakarta, U. M. (2022). *Islamic Financial Literacy : Evidence From Indonesian Urban Middle-Class*. 5(2), 199–215.

Reni, A., & Ahmad, N. H. (2016). *Application of Theory Reasoned Action in Intention To Use Islamic Banking in Indonesia*. *Al-Iqtishad: Journal of Islamic Economics*, 8(1), 137–148. <https://doi.org/10.15408/aiq.v8i1.2513>

Rianto, M. R., & Handayani, M. (2021). *Pengaruh Financial Knowledge, Pendapatan dan Social influence terhadap Minat Menggunakan Aplikasi Pembayaran Digital pada Generasi Milenial Islam di Kota Bekasi*. *Jurnal Ilmiah Ekonomi Islam*, 7(03), 1858–1865.

Rijal, M. Q. (2022). *Pengaruh Literasi Terhadap Inklusi Keuangan Syariah*. *Jurnal Ekonomika Dan Bisnis Islam*, 5, 72–79.

Riset, J., Prodi, M., Fakultas, M., & Unisma, B. (2018). *Vol. 12. No. 01 ISSN : 2302-7061*. 12(01), 510–518.

Rohman, P. S., Fianto, B. A., Ali Shah, S. A., Kayani, U. N., Suprayogi, N., & Supriani, I. (2021). *A review on literature of Islamic microfinance from 2010-2020: lesson for practitioners and future directions*. *Heliyon*, 7(12), e08549. <https://doi.org/10.1016/j.heliyon.2021.e08549>

Rurkinantia, A. (2021). *Peranan Literasi Keuangan Syariah Terhadap Pengelolaan Keuangan Mahasiswa*. *Journal of Islamic Studies and*

*Humanities*, 6(2), 89–96. <https://doi.org/10.21580/jish.v6i2.9023>

Saputra, A. D., & Rahmatia, A. (2021). *Islamic Financial Literacy Index of Students: Bridging SDGs of Islamic Finance*. *Economics and Finance in Indonesia*, 67(1), 34. <https://doi.org/10.47291/efi.v67i1.730>

Sarjono, H., & Julianita, W. (2015). *Structural equation modeling (sem): sebuah pengantar, aplikasi untuk penelitian bisnis*. Salemba Empat, 7.

Sholihin, M., & Ratmono, D. (2013). *Analysis of SEM-PLS with WarpPLS 3.0 for nonlinear relations in social and business research*. Yogyakarta: Andi Publisher.

Sirine, H., & Utami, dwi setiyani. (2016). *Faktor-Faktor Yang Memengaruhi Perilaku*. *Jurnal Ekonomi Dan Bisnis*, 19(1), 27–52.

Wibowo, Y. R., & Nurkhin, A. (2018). *Peran Religiusitas Dalam Memediasi Pendidikan Keluarga Dan Sosialisasi Keuangan Terhadap Literasi Keuangan Syariah*. *Economic Education Analysis Journal*. Universitas Negeri Semarang.

Yasin, R. M., Lailiyah, N., & Edris, M. (2021). *Analisis Pengaruh Layanan Digital Perbankan Syariah terhadap Literasi Keuangan Syariah Generasi Milenial*. *Jurnal BAABU AL-ILMI: Ekonomi Dan Perbankan Syariah*, 6(1), 75. <https://doi.org/10.29300/ba.v6i1.4117>

Zhu, A. Y. F. (2019). *School financial education and parental financial socialization: Findings from a sample of Hong Kong adolescents*. *Children and Youth Services Review*, 107(July). <https://doi.org/10.1016/j.childyouth.2019.104532>

