PENGARUH *FINANCIAL ATTITUDE* DAN *FINANCIAL BEHAVIOR* TERHADAP *FINANCIAL WELL-BEING*
(Survei pada Generasi Milenial di Jawa Barat)

SKRIPSI

diajukan untuk memenuhi sebagian syarat untuk memperoleh gelar sarjana
pada Program Studi Pendidikan Bisnis

Oleh:
Diva Amanda Putri
NIM. 2107572

PROGRAM STUDI PENDIDIKAN BISNIS
FAKULTAS PENDIDIKAN EKONOMI DAN BISNIS
UNIVERSITAS PENDIDIKAN INDONESIA
2025

PENGARUH *FINANCIAL ATTITUDE* DAN *FINANCIAL BEHAVIOR* TERHADAP *FINANCIAL WELL-BEING*
(Survei Pada Generasi Milenial di Jawa Barat)

Oleh
Diva Amanda Putri
NIM. 2107572

Sebuah skripsi yang diajukan untuk salah satu syarat memperoleh gelar sarjana Pendidikan pasa Program Studi Pendidikan Bisnis

LEMBAR PENGESAHAN

PENGARUH *FINANCIAL ATTITUDE* DAN *FINANCIAL BEHAVIOR* TERHADAP *FINANCIAL WELL-BEING*
(Survei Pada Generasi Milenial di Jawa Barat)

Proposal Penelitian ini disetujui dan disahkan oleh:

Pembimbing 1	Pembimbing 2
Dr. Imas Purnamasari, S.Pd., M.M.	Dr. Sulastri, S.Pd., M.Stat., M.M.
NIP. 19770512 200112 2 001	NIP. 9201712 1982032 3 201

Mengetahui,
Ketua Program Studi Pendidikan Bisnis

15/2/25

Dr. Puspo Dewi Dirgantari, S.Pd., M.T., M.M
NIP. 19820830 200502 2 003

Tanggung Jawab Yuridis
Ada pada Penulis

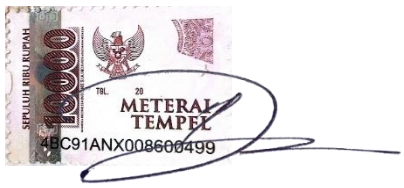
Diva Amanda Putri
NIM. 2107572

PERNYATAAN KEASLIAN SKRIPSI

Dengan demikian penulis menyatakan bahwa penelitian skripsi yang berjudul "Pengaruh *Financial Attitude* dan *Financial Behavior* Terhadap *Financial Well-Being* (Survei Pada Generasi Milenial di Jawa Barat)" dan semua item di dalamnya adlaah karya penuls sendri. Tidak ada pemalsuan atau referensi dalam perilaku yang bertentangan dengan moral logis yang sesuai.

Atas pernyataan tersebut, penulis bersedia menanggung risiko dan persetujuan yang diajukan kepada penulis apabila di kemudian hari terdapat pelanggaran moral logika dalam karya penulis atau adanya klaim dari berbagai kalangan tentang keabsahan karya yang telah penulis buat.

Bandung, 10 Agustus 2025



Diva Amanda Putri
NIM. 2107572

ABSTRAK

Diva Amanda Putru (2107275) **"Pengaruh *Financial Attitude* dan *Financial Behavior* Terhadap *Financial Well-Being* (Survei pada Generasi Milenial di Jawa Barat)"** di bawah bimbingan Dr. Imas Purnamasari, S.Pd., M.M dan Dr. Sulastri, S.Pd., M.Stat., M.M.

Penelitian ini bertujuan untuk menganalisis pengaruh *financial attitude* dan *financial behavior*, terhadap *financial well-being* pada generasi milenial di Jawa Barat. Metode penelitian yang digunakan dalam penelitian ini adalah metode deskriptif dan metode verifikatif dengan unit analisis yakni generasi milenial di Jawa Barat dengan jumlah populasi 12,6 juta jiwa dan sampel diperoleh sebanyak 400 responden menggunakan *purposive sampling*. Data diolah dengan menggunakan metode regresi linear berganda. Hasil penelitian menunjukkan bahwa *financial attitude* dan *fiancial behavior* berpengaruh signifikan dan positif terhadap *financial well-being.* Implikasi dari penelitian ini adalah bahwa peningkatan sikap keuangan dan perilaku mengelola keuangan yang positif mendukung penguatan kesejahteraan finansial individu. Selain itu, hasil penelitian ini juga dapat menjadi dasar bagi lembaga pendidikan dan industri keuangan untuk mengembangkan program edukasi dan layanan yang mendukung penguatan terkait sikap keuangan dan perilaku keuangan yang lebih positif. Dengan memahami dinamika tersebut, generasi milenial khsuusnya di Jawa Barat dapat meningkatkan kesejahteraan finansialnya.

Kata Kunci : *Financial Attitude*, *Finanacial Behavior*, *Financial Well-Being*

ABSTRACT

Diva Amanda Putri (2107572) *"The Influence of Financial Attitude and Financial Behavior on Financial Well-Being (Survey of Millennial Generation in West Java)" under the guidance of* Dr. Imas Purnamasari, S.Pd., M.M., *and* Dr. Sulastri, S.Pd., M.Stat., M.M.

This study aims to analyze the influence of financial attitude and financial behavior on financial well-being among millennials in West Java. The research methods used in this study are descriptive and verifiable methods, with the unit of analysis being the millennial generation in West Java, with a population of 12.6 million people. A sample of 400 respondents was obtained using purposive. Data were analyzed using multiple linear regression. The results of the study indicate that financial attitude and financial behavior have a significant and positive influence on financial well-being. The implications of this study are that improving positive financial attitudes and financial management behaviors support the strengthening of individual financial well-being. Additionally, the results of this study can serve as a basis for educational institutions and the financial industry to develop educational programs and services that support the strengthening of positive financial attitudes and behaviors. By understanding these dynamics, the millennial generation, particularly in West Java, can improve their financial well-being.

Keywords *: Financial Attitude, Financial Behavior, Financial Well-Being*

KATA PENGANTAR

Segala puji dan syukur dipanjatkan ke hadirat Allah SWT, karena berkat rahmat dan karunia-Nya penulis dapat menyelesaikan skripsi yang berjudul "Pengaruh *Financial Attitude* dan *Financial Behavior* Terhadap *Financial Well-Being* (Survei pada Generasi Milenial di Jawa Barat)" yang diajukan untuk memenuhi salah satu syarat menempuh ujian sidang Sarjana Pendidikan, Program Studi Pendidikan Bisnis, Universitas Pendidikan Indonesia. Skripsi ini disusun untuk memperoleh temuan mengenai gambaran pengaruh *Financial Attitude* dan *Financial Behavior* terhadap *Financial Well-Being* pada kalangan Generasi Milenial di Jawa Barat. Dalam penyusunan skripsi ini, penulis menyadari bahwa skripsi ini masih jauh dari kesempurnaan. Untuk itu, penulis sangat mengharapkan kritik dan saran yang membangun dari pembaca demi kesempurnaan skripsi ini. Akhir kata, penulis mengucapkan terima kasih.

Bandung, 10 Agustus 2025

Diva Amanda Putri
NIM. 2107572

UCAPAN TERIMA KASIH

Puji dan syukur penulis panjatkan ke hadirat Allah Subhanahu Wa Ta'ala atas limpahan rahmat dan karunia-Nya sehingga penulis dapat menyelesaikan skripsi ini dalam rangka memenuhi salah satu syarat untuk meraih gelar Sarjana Pendidikan pada Program Studi Pendidikan Bisnis, Fakultas Pendidikan Ekonomi dan Bisnis, Universitas Pendidikan Indonesia. Penulis menyadari dalam proses penyusunan skripsi ini tidak lepas dari dukungan dan kerjasama berbagai pihak. Oleh karena itu, melalui kesempatan ini penulis ingin menyampaikan rasa terima kasih yang sebesar-besarnya serta penghargaan yang setinggi-tingginya kepada:

1. Bapak Prof. Dr. H. Didi Sukyadi, M.A., selaku Rektor Universitas Pendidikan Indonesia yang telah memberikan kesempatan kepada penulis untuk menempuh pendidikan di Universitas Pendidikan Indonesia. Penulis ucapkan terima kasih atas dukungan, arahan, dan kebijakan yang telah diberikan selama penulis menempuh pendidikan di universitas tercinta ini.
2. Ibu Prof. Dr. Ratih Hurriyati, M.P. selaku Dekan Fakultas Pendidikan Ekonomi dan Bisnis Periode 2025 – 2029 Universitas Pendidikan Indonesia, penulis ucapkan selamat atas dilantiknya sebagai dekan pada fakultas ini. Semoga kepemimpinan Ibu dapat membawa fakultas ini semakin maju dan memberikan kontribusi yang signifikan dalam pengembangan pendidikan ekonomi dan bisnis baik di lingkungan kampus maupun di seluruh Indonesia.
3. Ibu Dr. Puspo Dewi Dirgantari, S.Pd., M.T., M.M, selaku Ketua Program Studi Pendidikan Bisnis, Universitas Pendidikan Indonesia, yang telah memberikan motivasi dan arahan yang telah diberikan selama penulis menjalani masa studi. Dukungan dan bimbingan Ibu telah membantu penulis untuk terus berkembang, baik dalam bidang akademik maupun profesional.
4. Bapak Dr. Bambang Widjajanta, M.M., selaku Ketua Tim Pengembangan Penulisan Skripsi Program Studi Pendidikan Bisnis Universitas Pendidikan Indonesia, atas bimbingan, arahan, motivasi, serta fasilitas yang telah diberikan, baik selama proses penyelesaian skripsi maupun dalam perjalanan akademik.
5. Ibu Dr. Imas Purnamasari, S.Pd., M.M., selaku Dosen Pembimbing I, sekaligus dosen Program Studi Pendidikan Akuntansi. Penulis ucapkan terima kasih

sebesar-besarnya atas bimbingan, arahan, dan motivasi yang Ibu berikan selama proses penyusunan skripsi ini. Dedikasi dan kesabaran Ibu dalam memberikan waktu, perhatian, dan ilmu telah menjadi inspirasi besar bagi penulis untuk terus belajar dan menyelesaikan tugas akademik ini dengan baik.

6. Ibu Dr. Sulastri, S.Pd., M.Stat., M.M., selaku Dosen Pembimbing II, penulis ucapkan terima kasih sebesar-besarnya atas bimbingan, saran, dan dukungan yang Ibu berikan selama proses penyusunan skripsi ini. Perhatian dan arahan yang Ibu sampaikan telah membantu penulis untuk memahami berbagai hal secara lebih mendalam dan menyelesaikan skripsi ini dengan baik.
7. Segenap dosen dan staf Program Studi Pendidikan Bisnis, Fakultas Pendidikan Ekonomi dan Bisnis, Universitas Pendidikan Indonesia atas ilmu, motivasi, dan bimbingan yang telah diberikan selama masa perkuliahan. Penulis sangat menghargai dedikasi dan kerja keras yang telah diberikan untuk mendukung perkembangan akademik dan profesional mahasiswa, termasuk penulis.
8. Orang tua tercinta, penulis dengan penuh rasa hormat mengucapkan terima kasih yang sebesar-besarnya atas segala bentuk doa, kekuatan, dan inspirasi selama perjalanan penulis dalam menyelesaikan pendidikan. Dukungan tanpa henti, kasih sayang yang tiada batas, serta pengorbanan yang luar biasa dari Ayah dan Mama telah menjadi pondasi utama bagi penulis untuk meraih pencapaian hingga saat ini.
9. Rekan-rekan konsentrasi "*fintech*", Suci Wulandari, Linda Angel Callista, Dini Febriani, Muhammad Muhsin Salim, Raden Arif Hidayatulloh, Tegar Rifai. Terima kasih atas dukungan dan kerja sama selama perkuliahan hingga saat ini.
10. Rekan-rekan seperjuangan Pendidikan Bisnis angkatan 2021 "KASTARA" dan rekan seperjuangan lainnya yang tidak bisa penulis sebutkan satu persatu. Penulis ingin mengucapkan terima kasih atas segala dukungan, kasih sayang, semangat, kerja sama, kebersamaan, dan kenangan-kenangan indah selama menempuh masa perkuliahan. Semoga kalian selalu diberikan rezeki, kesehatan, kebahagiaan, dan kesuksesan di masa depan. Aamiin Ya Robbal Alaamiin.
11. Rekan-rekan "BGA", Nisrina Kurnia Maharani, Naureza Rania Shafa, Raden Arif Hidayatulloh, Erwin Taufik, dan Surya Nugraha. Terima kasih atas dukungan dan kerja sama selama perkuliahan hingga saat ini.

12. Rekan-rekan terbaik, Cikal Alif Veninda, Nafilia Ryan Yulita, Diandra Afifah Kendrani, Ayunda Faza Yuditia. Terima kasih banyak telah membersamai penulis untuk terus belajar dan bertumbuh hingga saat ini, serta atas dukungan dan kasih sayang yang tiada henti dalam suka maupun duka. Semoga hal-hal baik selalu hadir di sekitar kalian. Aamiin Ya Robbal Alaamiin.
13. Diri saya sendiri yakni Diva Amanda Putri, terima kasih banyak atas waktu, usaha, tenaga, dan doa yang dikerahkan dalam penyusunan penelitian ini hingga akhir. Semoga masa perkuliahan menjadi salah satu pelajaran hidup yang berharga menuju gerbang karir yang baik di masa depan. Aamiin Ya Robbal Alaamiin.

Sebagai penutup, penulis ingin memanjatkan doa semoga Allah SWT memberikan balasan atas segala kebaikan yang telah diberikan oleh berbagai pihak menjadi amal kebaikan yang berlipat ganda. Aamiin Ya Robbal Alaamiin.

Bandung, 10 Agustus 2025

Penulis

Diva Amanda Putri

DAFTAR ISI

DAFTAR TABEL

DAFTAR GAMBAR

DAFTAR PUSKATA

Abdullah, N., Fazli, S. M., & Arif, A. M. M. (2019). The Relationship between attitude towards money, financial literacy and debt management with young worker's financial well-being. *Pertanika Journal of Social Sciences and Humanities*, *27*(1), 361–387.

Ajzen, Icek. (1991a). Predicting dishonest actions using the theory of planned behavior. *Journal of Research in Personality*, *25*(3), 285–301. https://doi.org/10.1016/0092-6566(91)90021-H

Ajzen, Icek. (1991b). The Theory of Planned Behavior Organizational Behavior and Human Decision Processes. *Organizational Behavior and Human Decision Processes*, *50*(2), 179–211.

Ajzen, Icek. (2012). The theory of planned behavior. *Handbook of Theories of Social Psychology: Volume 1*, 438–459. https://doi.org/10.4135/9781446249215.n22

Ajzen, Izek. (2005). Attitudes, Personality, And Behavior. In *open university press* (2nd ed., Vol. 13, Issue 4). Open University Press.

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*(May), 100185. https://doi.org/10.1016/j.iree.2020.100185

Andrene, J., & Pamungkas, A. S. (2025). Pengaruh Financial Literacy dan Financial Attitude terhadap Financial Well-Being Melalui Financial Behavior. *Jurnal Manajerial Dan Kewirausahaan*, *7*(1), 334–343. https://doi.org/10.24912/jmk.v7i1.33013

Apriansah, A., Mulyatini, N., & Prabowo, F. H. E. (2022). Financial Well-Being: a Way To Maintain Long-Term Financial Security. *JURISMA : Jurnal Riset Bisnis & Manajemen*, *12*(2), 230–252. https://doi.org/10.34010/jurisma.v12i2.5432

Ardradhika, A. N., Roslia, A., & Putri, A. (2023). the Influence of Money Attitude on Financial Well-Being on Married Workers. *Jurnal Ilmiah Ekonomi Bisnis*, *28*(1), 113–122. https://doi.org/10.35760/eb.2023.v28i1.6763

Arifin, A. Z. (2018). Influence Factors toward Financial Satisfaction with Financial

Behavior as Intervening Variable on Jakarta Area Workforce. *European Research Studies Journal*, *XXI*(Issue 1), 90–103. https://doi.org/10.35808/ersj/932

Asandimitra, N. L. R. & N. (2018). Pengaruh demografi, financial knowledge, financial attitude, locus of control dan financial self-efficacy terhadap financial management behavior masyarakat surabaya. *Jurnal Ilmu Manajemen*, *6*(2010), 1–107. oai:ojs.journal.unesa.ac.id:article/23846

Badan Pusat Statistik. (2021). *Hasil Sensus Penduduk 2020*. https://www.bps.go.id/pressrelease/2021/01/21/1854/hasil-sensus-penduduk-2020.html

Bartholomae, S., & Fox, J. J. (2021). A Decade Review of Research on College Student Financial Behavior and Well - Being. *Journal of Family and Economic Issues*, *0123456789*. https://doi.org/10.1007/s10834-021-09756-6

Berlinger, E., Dobránszky-Bartus, K., & Molnár, G. (2021). Overdue debts and financial exclusion. *Risks*, *9*(9), 1–20. https://doi.org/10.3390/risks9090158

Bhargava, M., Sharma, A., Mohanty, B., & Lahiri, M. M. (2022). Moderating Role of Personality in Relationship to Financial Attitude, Financial Behaviour, Financial Knowledge and Financial Capability. *International Journal of Sustainable Development and Planning*, *17*(6), 1997–2006. https://doi.org/10.18280/ijsdp.170635

Bhatia, S., & Singh, S. (2023). Exploring financial well-being of working professionals in the Indian context. *Journal of Financial Services Marketing*, *0123456789*. https://doi.org/10.1057/s41264-023-00215-x

Bougie, U. S. & R. (2016). Research Methods for business. *A Skill Building Aooroach*.

BPS. (2024). Provinsi Jawa Barat Dalam Angka: Jawa Barat Province in Figures 2024. In *Badan Pusat Statistik*.

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

Busseri, M. A. (2015). Toward a resolution of the tripartite structure of subjective well-being. *Journal of Personality*, *83*(4), 413–428. https://doi.org/10.1111/jopy.12116

Castro-González, S., Fernández-López, S., Rey-Ares, L., & Rodeiro-Pazos, D. (2020). The Influence of Attitude to Money on Individuals' Financial Well-Being. *Social Indicators Research*, *148*(3), 747–764. https://doi.org/10.1007/s11205-019-02219-4

Chavali, K., RAJ, P. M., & AHMED, R. (2021). Does Financial Behavior Influence Financial Well-being? *Journal of Asian Finance, Economics and Business*, *8*(2), 273–280. https://doi.org/10.13106/jafeb.2021.vol8.no2.0273

Chikeya, C. K., & Ntsalaze, L. (2025). Determinants of Household Debt: A Systematic Review of the Literature. *Economies*, *13*(3), 1–36. https://doi.org/10.3390/economies13030076

Comerton-Forde, C., de New, J., Salamanca, N., Ribar, D. C., Nicastro, A., & Ross, J. (2022). Measuring Financial Wellbeing with Self-Reported and Bank Record Data*. *Economic Record*, *98*(321), 133–151. https://doi.org/10.1111/1475-4932.12664

Consumer Financial Protection Bureau. (2017). CFPB Financial Well-Being Scale. *Consumer Financial Protection Bureau*, *May*, 1–54. https://sjdm.org/dmidi/files/CFPB_Financial_Well-Being_Scale_Technical_Report.pdf

Coskun, A., & Dalziel, N. (2020). Mediation effect of financial attitude on financial knowledge and financial behavior : The case of university students. *International Journal of Research In Business and Social Science*, *9*(2), 1–8.

Creswell, J. W., & Creswell, J. D. (2018). Research Design: Qualitative, Quantitative, and Mixed Methods Approaches. In *Research Defign: Qualitative, Quantitative, and Mixed M ethods Approaches*.

DeBondt, W., Forbes, W., Hamalainen, P., & Gulnur Muradoglu, Y. (2010). What can behavioural finance teach us about finance? *Qualitative Research in*

Financial Markets, *2*(1), 29–36. https://doi.org/10.1108/17554171011042371

Destian, I., & Butar, B. (2020). A Study on Financial Well-Being of Indonesian Millennials A Study on Financial Well - Being of Indonesian Millennials Okky Yuliani Puteri Christian Haposan Pangaribuan. *The 1st …*, *December*.

Dewi, I. G. A. A. O. (2021). Mendiskusikan Hasil Pengujian Hipotesis Penelitian Dalam Penyusunan Disertasi : Sebuah Kajian Teoritis. *KRISNA: Kumpulan Riset Akuntansi*, *13*(1), 31–39. https://doi.org/10.22225/kr.13.1.2021.31-39

Diener, E., Lucas, R. E., & Oishi, S. (2002). Subjective Well-Being The Science of Happiness and Life Satisfaction. In *Handbook of Positive Psychology* (pp. 63–73). https://doi.org/10.1093/oso/9780195135336.003.0005

Diener, E., Lucas, R. E., & Oishi, S. (2018). Advances and Open Questions in the Science of Subjective Well-Being. *4*, *1*(9), 1161–1170. https://doi.org/10.1525/collabra.115

Faggioni, F., Rossi, M. V., & Sestino, A. (2024). Conceptualizing Supply Chain Resilience in Exogenous Crisis Times: Toward a Holistic Definition. *Journal of the Knowledge Economy*, 17308–17332. https://doi.org/10.1007/s13132-024-01816-0

Fan, L., & Henager, R. (2022). A Structural Determinants Framework for Financial Well-Being. *Journal of Family and Economic Issues*, *43*(2), 415–428. https://doi.org/10.1007/s10834-021-09798-w

Faturohman, T., Megananda, T. B., & Ginting, H. (2024). Improving financial wellbeing in Indonesia: the role of social media as a mediating factor in financial behavior. *Cogent Social Sciences*, *10*(1). https://doi.org/10.1080/23311886.2024.2319374

Fauzy, A. (2019). Metode Sampling. In *Molecules* (Vol. 9, Issue 1). http://jurnal.globalhealthsciencegroup.com/index.php/JPPP/article/download/83/65%0Ahttp://www.embase.com/search/results?subaction=viewrecord&from=export&id=L603546864%5Cnhttp://dx.doi.org/10.1155/2015/420723%0Ahttp://link.springer.com/10.1007/978-3-319-76

Finkelstein, D. M., Harding, J. F., Paulsell, D., English, B., Hijjawi, G. R., & Ng'andu, J. (2022). Economic Well-Being And Health: The Role Of Income Support Programs In Promoting Health And Advancing Health Equity. *Health*

Affairs, *41*(12), 1700–1706. https://doi.org/10.1377/hlthaff.2022.00846

Fishbein, M., & Ajzen, I. (1975). Belief, Attitude, Intention and Behavior: An Introduction to Theory and Research. *Contemporary Sociology*, *6*(2), 244. https://doi.org/10.2307/2065853

Frech, A., Houle, J., & Tumin, D. (2021). Trajectories of unsecured debt and health at midlife. *SSM - Population Health*, *15*, 100846. https://doi.org/10.1016/j.ssmph.2021.100846

Fünfgeld, B., & Wang, M. (2009). Attitudes and behaviour in everyday finance: Evidence from Switzerland. *International Journal of Bank Marketing*, *27*(2), 108–128. https://doi.org/10.1108/02652320910935607

Gosal, G. G. (2023). *Financial Well-Being of Millennial Workers in East Java , Indonesia*. *22*(08), 198–208.

Guiso, L., Sapienza, P., & Zingales, L. (2006). Does culture affect economic outcomes? *Journal of Economic Perspectives*, *20*(2), 23–48. https://doi.org/10.1257/jep.20.2.23

Gutter, M., & Copur, Z. (2011). Financial Behaviors and Financial Well-Being of College Students: Evidence from a National Survey. *Journal of Family and Economic Issues*, *32*(4), 699–714. https://doi.org/10.1007/s10834-011-9255-2

Handayati, P., Restuningdyah, N., Ratnawati, & Meldona. (2023). *The Role of Self-efficacy and Financial Attitude to Financial Well-Being: Mediation of MSME Financial Behavior* (Vol. 1). Atlantis Press International BV. https://doi.org/10.2991/978-94-6463-178-4_30

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). https://doi.org/10.3390/ijfs10030066

Heikkilä, R. (2023). *Defining the Research Object*. 49–62. https://doi.org/10.1007/978-3-031-18865-7_4

Heny, A., Kusdyah, I., & Rahman, A. (2023). Pengaruh Financial Knowledge Dan Financial Attitude Terhadap Financial Well-Being Dengan Financial Management Behavior Sebagai Variabel Intervening Pada Anggota Koperasi

Kredit Di Kabupaten Sikka, Provinsi Nusa Tenggara Timur. *Jurnal Ilmiah Riset Aplikasi Manajemen*, *1*(2), 320–344. https://doi.org/10.32815/jiram.v1i2.24

Hilgert, M. a., Hogarth, J. M., & Beverly, S. G. (2003). Household Financial Management: The Connection between Knowledge and Behavior. *Federal Reserve Bulletin*, *106*(November 1991), 309–322.

Ilyas, M., Moeljadi, & Djawahir, A. H. (2022). The effect of financial knowledge and financial well-being on investment intention mediated by financial attitude. *International Journal of Research in Business and Social Science (2147- 4478)*, *10*(8), 175–188. https://doi.org/10.20525/ijrbs.v10i8.1530

Jonathan, I., & Bertuah, E. (2025). Predicting Financial Well-Being in Millennial Workers: A Test of the Theory of Planned Behavior and the Role of Financial Literacy. *Jurnal Manajemen Teori Dan Terapan| Journal of Theory and Applied Management*, *18*(1), 97–114. https://doi.org/10.20473/jmtt.v18i1.69245

Joo, S. (2008). Personal financial wellness. *Handbook of Consumer Finance Research*, 21–33. https://doi.org/10.1007/978-0-387-75734-6_2

Joshua, N. A., & Nuryasman. (2021). Perilaku, sikap dan pengetahuan keuangan terhadap kepuasan keuangan. *Jurnal Manajerial Dan Kewirausahaan*, *3*(77), 61–71.

Junça Silva, A., & Dias, R. (2023). The role of financial status, attitudes, behaviours and knowledge for overall well-being in Portugal: the mediating role of financial well-being. *International Journal of Organizational Analysis*, *31*(7).

Kaiser, T., & Menkhoff, L. (2017). Does financial education impact financial literacy and financial behavior, and if so, when? *World Bank Economic Review*, *31*(3), 611–630. https://doi.org/10.1093/wber/lhx018

Kan, M. P. H., Fabrigar, L. R., & Fishbein, M. (2017). Theory of Planned Behavior. *Encyclopedia of Personality and Individual Differences*, 1–8. https://doi.org/10.1007/978-3-319-28099-8

Kaswoto, J., Rahayu, R. A., Marsiwi, D., & Sudarmanto, E. (2025). The Effect of Financial Planning, Saving Behavior, and Income Level on Millennial Retirement Readiness Article Info ABSTRACT. *West Science Accounting and*

Finance, *3*(01), 98–106.

Kaur, G., Singh, M., & Gupta, S. (2023). Analysis of key factors influencing individual financial well-being using ISM and MICMAC approach. *Quality and Quantity*, *57*(2), 1533–1559. https://doi.org/10.1007/s11135-022-01422-9

Kaur, G., Singh, M., & Singh, S. (2021). Mapping the literature on financial well-being: A systematic literature review and bibliometric analysis. *International Social Science Journal*, *71*(241–242), 217–241. https://doi.org/10.1111/issj.12278

Kempson, E., Finney, A., & Poppe, C. (2017). Financial Well-being: A Conceptual Model and Preliminary Analysis. *Consumption Research Norway*, *8*, 3–75.

Kleimeier, S., Hoffmann, A. O. I., Broihanne, M. H., Plotkina, D., & Göritz, A. S. (2023). Determinants of individuals' objective and subjective financial fragility during the COVID-19 pandemic. *Journal of Banking and Finance*, *153*, 106881. https://doi.org/10.1016/j.jbankfin.2023.106881

Kumar, J., Rani, V., Rani, G., & Sarker, T. (2023). *Determinants of the financial wellbeing of individuals in an emerging economy: an empirical study* (pp. 860–881). The international journal of bank marketing.

Kurniawan, A., & Puspitaningtyas, Z. (2016). Penelitian Kuantitatif, Metode Penelitian Kuantitatif. In *Google Books* (Issue April 2016).

Kusuma, D. R. (2025). Kesejahteraan Keuangan; Peran Pengetahuan Keuangan, Sikap Keuangan, Perilaku Keuangan, dan Stres Keuangan. *Jurnal Riset Ekonomi*, *5*(1), 291–300.

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

Lang, N. D., Tran, H. M., Nguyen, G. T., & Vo, D. H. (2024). An Untapped Instrument in the Fight Against Poverty: The Impacts of Financial Literacy on Poverty Worldwide. In *Social Indicators Research* (Vol. 174, Issue 2). Springer Netherlands. https://doi.org/10.1007/s11205-024-03404-w

Leedy, P. D., & Ormrod, J. E. (2018). Prctical Research: Planning and Design. In

Journal of Crohn's and Colitis (Vol. 12, Issue 10). https://doi.org/10.1093/ecco-jcc/jjy097

Limbu, Y. B., & Sato, S. (2019). Credit card literacy and financial well-being of college students: A moderated mediation model of self-efficacy and credit card number. *International Journal of Bank Marketing*, *37*(4), 991–1003. https://doi.org/10.1108/IJBM-04-2018-0082

Lin, T. F., Zhao, Z. Y., Yuan, C. Z., Huang, Y. H., Liu, D., Li, F. X., Jiang, Y. W., Li, B. L., Wei, C., Sha, F., Yang, Z. R., Ran, M. S., & Tang, J. L. (2024). Life satisfaction components and all-cause and cause-specific mortality: A large prospective cohort study. *Journal of Affective Disorders*, *350*, 916–925. https://doi.org/10.1016/J.JAD.2024.01.148

Lind, T., Ahmed, A., Skagerlund, K., Strömbäck, C., Västfjäll, D., & Tinghög, G. (2020). Competence, Confidence, and Gender: The Role of Objective and Subjective Financial Knowledge in Household Finance. *Journal of Family and Economic Issues*, *41*(4), 626–638. https://doi.org/10.1007/s10834-020-09678-9

LMFEBUI. (2023). *Indonesia Consumer Finance Report 2023*.

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

M. Lambert, M. J. C., Jusoh, Z. M., Abd Rahim, H., & Zainudin, N. (2023). Exploring the Determinants of Financial Well-being in the Millennial Generation: A Systematic Literature Review (SLR). *International Journal of Academic Research in Business and Social Sciences*, *13*(16), 65–80. https://doi.org/10.6007/ijarbss/v13-i16/18727

Maddux, J. E. (2018). Subjective well-being and life satisfaction: An introduction to conceptions, theories, and measures. In *Subjective Well-Being and Life Satisfaction* (1st ed.). Routledge. https://doi.org/10.4324/9781351231879

Mahdzan, N. S., Sukor, M. E. A., Zainudin, R., Zainir, F., & Ahmad, W. M. W. (2023). A Comparison of Financial Well-Being and Its Antecedents Across Different Employment Categories in Malaysia. *Gadjah Mada International Journal of Business*, *25*(3), 255–277. https://doi.org/10.22146/gamaijb.73947

Mahendru, M., Sharma, G. D., & Hawkins, M. (2022). Toward a new conceptualization of financial well-being. *Journal of Public Affairs*, *22*(2). https://doi.org/10.1002/pa.2505

Marsh, B. A. (2006). *EXAMINING THE PERSONAL FINANCE ATTITUDES, BEHAVIORS, AND KNOWLEDGE LEVELS OF FIRST-YEAR AND SENIOR STUDENTS AT BAPTIST UNIVERSITIES IN THE STATE OF TEXAS*. *August*, 31–42.

Mathew, V., Cherian, N., & Justin, E. (2024). Unraveling financial well-being: A comprehensive systematic literature review. *Multidisciplinary Reviews*, *7*(12). https://doi.org/10.31893/multirev.2024290

Megananda, T. B., & Faturohman, T. (2022). Improving Financial Well-being in Indonesia: The Mediating Role of Financial Behavior. *Review of Integrative Business and Economics Research*, *11*(4), 201–219.

Mien, N. T. N., & Thao, P. T. (2015). Factors Affecting Personal Financial Management Behaviors: Evidence from Vietnam Proceedings of the SecondAsia-Pacific Conference on Global Business, Economics, Finance and SocialSciences. *Proceedings of the Second Asia-Pacific Conference on Global Business, Economics, Finance and Social Sciences (AP15Vietnam Conference)*, *10*(5), 1–16. https://d1wqtxts1xzle7.cloudfront.net/51245428/new-libre.pdf?1483877740=&response-content-disposition=inline%3B+filename%3DFactors_Affecting_Personal_Financial_Man.pdf&Expires=1697879366&Signature=L-K3dO9U0OwfKnR0b9YgII5LSK8Moq4oQ8860O92tYZQQ2kfLMEPrZkxJP

Mohd Rafien, N. S., Awang, A. H., & Kamis, R. (2022). The Effects of Financial Knowledge, Financial Attitude and Locus of Control on Financial Well-Being among Students in Malaysian Public University: An Empirical Investigation. *International Journal of Academic Research in Business and Social Sciences*, *12*(12), 134–142. https://doi.org/10.6007/ijarbss/v12-i12/15778

Moko, W., Sudiro, A., & Kurniasari, I. (2022). The effect of financial knowledge, financial attitude, and personality on financial management behavior.

International Journal of Research in Business and Social Science (2147-4478), *11*(9), 184–192. https://doi.org/10.20525/ijrbs.v11i9.2210

Moon, S. J., Yoonkyung, Y., & Sherman D, H. (2015). Financial Rational Analysis of Korean Households. *Family and Consumer Sciences Research Journal*, *30*(4), 496–525. https://doi.org/10.1177/1077727X02030004004

Moon, S. J., Yuh, Y., & Hanna, S. D. (2002). Financial ratio analysis of korean households. *Family and Consumer Sciences Research Journal*, *30*(4), 496–525. https://doi.org/10.1177/1077727X02030004004

Muat, S., Mahdzan, N. S., & Sukor, M. E. A. (2025). How Do Family Financial Socialization and Financial Literacy Dimensions Shape the Financial Well-Being of Indonesian Millennials? A Serial Mediation Analysis. *Journal of Family and Economic Issues*, *2000*(0123456789). https://doi.org/10.1007/s10834-025-10047-7

Mustafa, W. M. W., Islam, M. A., Asyraf, M., Hassan, M. S., Royhan, P., & Rahman, S. (2023). The Effects of Financial Attitudes, Financial Literacy and Health Literacy on Sustainable Financial Retirement Planning: The Moderating Role of the Financial Advisor. *Sustainability (Switzerland)*, *15*(3). https://doi.org/10.3390/su15032677

Nanda, A. P., & Banerjee, R. (2021). Consumer's subjective financial well-being: A systematic review and research agenda. *International Journal of Consumer Studies*, *45*(4), 750–776. https://doi.org/10.1111/ijcs.12668

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

OECD. (2023). *OECD/INFE*. http://www.oecd.org/termsandconditions.

OJK. (2021). Strategi Nasional Literasi Keuangan Indonesia. *Otoritas Jasa Keuangan*, 378.

Oquaye, M., Owusu, G. M. Y., & Bokpin, G. A. (2022). The antecedents and consequence of financial well-being: a survey of parliamentarians in Ghana. *Review of Behavioral Finance*, *14*(1), 68–90. https://doi.org/10.1108/RBF-12-2019-0169

Pamela, L., Ekadjadja, & Setyawan, I. R. (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

Pankow, D. (2003). Financial Values, Attitudes and Goals. *NDSU (North Dakota State University)*, FS-591. https://www.ag.ndsu.edu/publications/money/financial-values-attitudes-and-goals

Parulian, & Tan, E. (2021). Peran Penyerapan Literasi Keuangan Terhadap Kesejahteraan Keuangan Generasi Milenial pada Masa Pandemi Covid-19 The Role of Financial Literacy Absorption on The Financial Well-Being of Millennials during the Covid-19 Pandemic. *Jurnal Pengembangan Wiraswasta*, *23*(2), 135–148.

Perry, V. G., & Morris, M. D. (2005). Who is in control? the role of self-perception, knowledge, and income in explaining consumer financial behavior. *Journal of Consumer Affairs*, *39*(2), 299–313. https://doi.org/10.1111/j.1745-6606.2005.00016.x

Pokharel, J., & Maharjan, I. (2024). Financial Behavior of Generation Z and Millennials. *Journal of Emerging Management Studies*, *1*(2), 148–170. https://doi.org/10.3126/jems.v1i2.71522

Prawitz, A. D., Garman, E. T., Sorhaindo, B., Neill, B. O., Kim, J., & Drentea, P. (2006). *InCharge Financial Distress/Financial Well-Being Scale: Development, Administration, and Score Interpretation*. 34–50.

Quibra, R. K. (2024). Financial Knowledge, Behavior, and Attitude on The Financial Well-Being of The Sustainable Livelihood Program Associations. *Revista de Gestão Social e Ambiental*, *18*(8), e06225. https://doi.org/10.24857/rgsa.v18n8-029

Rabbani, A. G., Heo, W., & Lee, J. M. (2021). 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*, *0*(0), 1–11. https://doi.org/10.1080/08832323.2021.1895046

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. https://doi.org/10.1177/2319714519826651

Rajan Chauhan, R., & Kaur Dhami, J. (2021). Subjective variables of Financial Well-being and Individual Economic Behavior: Pre-and Post-Financial Literacy Intervention. *Journal of Contemporary Issues in Business and Government*, *27*(1), 2021. https://cibg.org.au/2059copyavailableat:https://ssrn.com/abstract=3801655https://cibg.org.au/

Ramadhini, P. A., Zoraya, I., & Kamaludin, K. (2023). *The Effect of Financial Behavior, Financial Knowledge and Self-Control on the Financial Well-Being of Generation Z in Indonesia* (Issue Bicemba). Atlantis Press International BV. https://doi.org/10.2991/978-94-6463-328-3_8

Ratnawati, Rokhman, M. T. N., Rochayatun, S., Meldona, & Rahayu, Y. N. (2023). Financial attitude and financial performance of export MSMEs: Financial well-being as a mediating. *International Journal of Applied Economics, Finance and Accounting*, *16*(1), 77–85. https://doi.org/10.33094/ijaefa.v16i1.901

Rea, J. K., Danes, S. M., Serido, J., Borden, L. M., & Shim, S. (2019). "Being Able to Support Yourself": Young Adults' Meaning of Financial Well-Being Through Family Financial Socialization. *Journal of Family and Economic Issues*, *40*(2), 250–268. https://doi.org/10.1007/s10834-018-9602-7

Renaldo, N., Sudarno, S., & Marice, H. B. (2020). the Improvement of Generation Z Financial Well-Being in Pekanbaru. *Jurnal Manajemen Dan Kewirausahaan*, *22*(2), 142–151. https://doi.org/10.9744/jmk.22.2.142-151

Rosdiana, R. (2020). *INVESTMENT BEHAVIOR IN GENERATION Z AND MILLENNIAL GENERATION*. *1*(5), 766–780. https://doi.org/10.38035/DIJEFA

Rufino, H., Wage, M. F., Saludez, K., Anunciacion, J.-A., Imperial, A. J., & Castillo, L. (2024). Financial Behavior and Financial Well-Being of Working Students in a State University: Financial Literacy as Moderating Factor. *SSRN Electronic Journal*, *14*(1), 581–597. https://doi.org/10.2139/ssrn.4906363

Salignac, F., Hamilton, M., Noone, J., Marjolin, A., & Muir, K. (2020).

Conceptualizing Financial Wellbeing: An Ecological Life-Course Approach. *Journal of Happiness Studies*, *21*(5), 1581–1602. https://doi.org/10.1007/s10902-019-00145-3

Sang, N. M. (2021). Financial Well-Being of Vietnamese Students. *Investment Management and Financial Innovations*, *18*(4), 355–365. https://doi.org/10.21511/imfi.18(4).2021.29

Sangeeta, Aggarwal, P. K., & Sangal, A. (2022). Determinants of Financial Literacy and its Influence on Financial Wellbeing — a Study of the Young Population in Haryana, India. *Finance: Theory and Practice*, *26*(5), 121–131. https://doi.org/10.26794/2587-5671-2022-26-5-121-131

Santos, D. B., Mendes-da-silva, W., Flores, E., & Norvilitis, J. M. (2016). *Predictors of credit card use and perceived financial well-being in female college students : a Brazil-United States comparative study*. *40*, 133–142. https://doi.org/10.1111/ijcs.12234

Sehrawat, K., Vij, M., & Talan, G. (2021). Understanding the Path Toward Financial Well-Being: Evidence From India. *Frontiers in Psychology*, *12*(July). https://doi.org/10.3389/fpsyg.2021.638408

Sekaran, U., & Bougie, R. (2016). Research Method in Business. In *Paper Knowledge . Toward a Media History of Documents*.

Setiyani, R., & Solichatun, I. (2019). Financial Well-being of College Students: An Empirical Study on Mediation Effect of Financial Behavior. *KnE Social Sciences*, *3*(11), 451. https://doi.org/10.18502/kss.v3i11.4026

She, L., Waheed, H., Lim, W. M., & E-Vahdati, S. (2023). Young adults' financial well-being: current insights and future directions. *International Journal of Bank Marketing*, *41*(2), 333–368. https://doi.org/10.1108/IJBM-04-2022-0147

Shim, S., Serido, J., & Tang, C. (2012). The ant and the grasshopper revisited: The present psychological benefits of saving and future oriented financial behaviors. *Journal of Economic Psychology*, *33*(1), 155–165. https://doi.org/10.1016/j.joep.2011.08.005

Shim, S., Xiao, J. J., Barber, B. L., & Lyons, A. C. (2009). Pathways to life success: A conceptual model of financial well-being for young adults. *Journal of*

Applied Developmental Psychology, *30*(6), 708–723. https://doi.org/10.1016/j.appdev.2009.02.003

Sinani, M. (2021). Financial Well-Being, Theoretical Concepts. *International Journal of Social Science and Education Research Studies*, *01*(03), 82–89. www.ijssers.org

Singh, D. (2023). *A systematic and bibliometric review of the financial well-being : advancements in the current status and future research agenda*. *August 2022*. https://doi.org/10.1108/IJBM-06-2021-0238

Sumani, & Roziq, A. (2020). Financial Literation: Determinants of Financial Well-Being in the Batik Small and Medium Industries in East Java. *Jurnal Aplikasi Manajemen*, *18*(2), 289–299. https://doi.org/10.21776/ub.jam.2020.018.02.09

Sun, H., Cao, R., & Li, Y. (2024). *Understanding Rural Consumer Credit Demand : Insights from China ' s Household Income and Asset Structures*. *1*, 1–19.

Suprapto, Y., & Cecilia, M. (2020). Analysis of Factors Affecting Financial Well Being Millennial Generation in Batam. *Journal of Global Business and Management Review*, *2*(1), 33. https://doi.org/10.37253/jgbmr.v2i1.793

Supriadi, G. (2021). Statistik Penelitian Pendidikan. In *Yogyakarta: UNY Press*. UNY Press.

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). https://doi.org/10.5539/ijbm.v8n11p63

Toledo, A. H., Flikkema, R., & Toledo-Pereyra, L. H. (2011). Developing the research hypothesis. *Journal of Investigative Surgery*, *24*(5), 191–194. https://doi.org/10.3109/08941939.2011.609449

Triggs, A., Kacaribu, F., & Wang, J. (2019). Risks, Resilience, and Reforms: Indonesia's Financial System in 2019. *Bulletin of Indonesian Economic Studies*, *55*(1), 1–27. https://doi.org/10.1080/00074918.2019.1592644

Utami, N. M., Pradana, M., & Hidayat, A. M. (2025). Financial Literacy and Fintech Use's Effects on Indonesian Young Adults' Financial Well-Being: Financial Behavior as a Mediation Variable. *Journal of Ecohumanism*, *4*(1), 1288–1298. https://doi.org/10.62754/joe.v4i1.5943

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

Vieira, K. M., Matheis, T. K., Bressan, A. A., Potrich, A. C. G., Klein, L. L., & Rosenblum, T. O. A. (2023). Construction and validation of a perceived financial well-being scale (PFWBS). *International Journal of Bank Marketing*, *41*(1), 179–209. https://doi.org/10.1108/IJBM-04-2022-0148

Vishwakarma, P. (2024). Impact of Womens Financial Inclusion and Financial Attitude on their Financial Well-Being. *Journal of Commerce and Accounting Research*, *13*(1), 1–12. https://doi.org/10.21863/jcar/2024.13.1.001

Vlaev, I., & Elliott, A. (2014). Financial Well-Being Components. *Social Indicators Research*, *118*(3), 1103–1123. https://doi.org/10.1007/s11205-013-0462-0

Wijoyo, H., Indrawan, I., Cahyono, Y., Handoko, A. L., & Santamoko, R. (2020). Generasi Z & Revolusi Industri 4.0 Penulis. In *Pena Persada Redaksi* (Issue July).

Winarta, S., & Pamungkas, A. S. (2021). The Role of Financial Behavior, Financial Attitude, Financial Strain, and Risk Tolerance in Explaining Financial Satisfaction. *Proceedings of the Ninth International Conference on Entrepreneurship and Business Management (ICEBM 2020)*, *174*(Icebm 2020), 520–524. https://doi.org/10.2991/aebmr.k.210507.077

Xiao, J. J. (2008). Applying behavior theories to financial behavior. *Handbook of Consumer Finance Research*, 69–81. https://doi.org/10.1007/978-0-387-75734-6_5

Xiao, J. J., & Porto, N. (2017). Financial education and financial satisfaction: Financial literacy, behavior, and capability as mediators. *International Journal of Bank Marketing*, *35*(5), 805–817. https://doi.org/10.1108/IJBM-01-2016-0009

Younas, W., Javed, T., Kalimuthu, K. R., Farooq, M., Khalil-ur-Rehman, F., & Raju, V. (2019). How leader-follower relations influence nurses' intention to stay: An investigation in a Thai sample. *Journal of Social Sciences Research*, *5*(1), 183–189. https://doi.org/10.32861/jssr.51.183.189

Yuesti, A., Putra, M. D. M., Kepramareni, P., Tahu, G. P., & Hanguisan, I. (2022). Financial welfare during the covid-19 pandemic residents of dangin puri village. *Central European Management Journal*, *30*(3), 5–24.

Zahroh, F. (2014). Menguji tingkat pengetahuan keuangan, sikap keuangan pribadi, dan perilaku keuangan pribadi. *Repofeb*, 1–38.

Zemtsov, A. A., & Osipova, T. Y. (2016). *Financial Wellbeing as a Type of Human Wellbeing: Theoretical Review*. 385–392. https://doi.org/10.15405/epsbs.2016.02.49

Zulfiqar, M., & Bilal, M. (2016). Financial Wellbeing is the Goal of Financial Literacy. *Research Journal of Finance and Accounting*, *7*(11), 94–103. www.iiste.org