참고문헌

- 과학기술정보통신부, 한국지능정보사회진흥원(2021), 「2021년 디지털 정보격차 실태조사」 과학기술정보통신부, 한국지능정보사회진흥원(2022), 「2022 인터넷이용 실태조사」
- 김동겸·김석영·정원석·이소양(2022), 「디지털 전환기 보험회사 판매채널 연구」. 보험연 구원 연구보고서, 2022(4), pp. 1~169
- 김동겸(2023), 「일본 금융서비스중개업제도 시행 경과와 시사점」. 『KIRI 리포트』(이슈분석), 566, pp. 14~17
- 김효정(2005), 「대학생 소비자의 신용카드 관리행동에 관한 연구」. 대한가정학회 학술대회, pp. 93
- 나혜림·최현자(2013), 「자기통제가 은퇴준비행동에 미치는 영향 연구」. Financial Planning Review, 6(1), pp. 27~60
- 백은영(2004), 「재정적 스트레스 및 재정문제에 영향을 미치는 요인 분석-미국 대학생을 중심으로」. 대한가정학회지, 42(5), pp. 161~174
- 신한카드 빅데이터연구소(2022), "엔대믹 시대, 소비 엿보기 디지털"
- 양혜경(2018), 「금융이해력과 재무행동: 금융소비자의 내재적 특성을 중심으로」. Financial Planning Review, 11(3), pp. 29~55
- 이찬희·정홍주(2013), 「개인연금 가입과 선호의 결정요인분석: 인지요인, 정서요인, 금융이해력, 신뢰, 위험감수성향을 중심으로」. 금융연구, 27(4), pp. 25~51
- 최현자·조혜진(2011), 「금융교육과 금융거래경험이 대학생의 금융이해력에 미치는 영향에 관한 연구」. 소비자학연구, 22(4), pp. 55~75
- KB 국민은행(2022), 「콜 데이터로 본 최근 보이스피싱 패턴 분석」, Future Contact Center 『Insight Report』
- 통계개발원(2022), 「한국의 사회동향」
- 한국은행(2016),「2016년 모바일금융서비스 이용행태 조사 결과 및 시사점」
- ____(2022a), 「2021년 경제주체별 현금사용행태 조사 결과」
- ____(2022b), 「2021년 지급수단 및 모바일금융서비스 이용행태 조사결과」

한국은행·금융감독원(2023), 「2022년 중 국내은행 인터넷뱅킹서비스 이용현황」 한국정보화진흥워(2018), 「2018 국가정보화백서」

- Agarwal, S., Ben-David, I. and Yao, V(2017), Systematic mistakes in the mortgage market and lack of financial sophistication. Journal of Financial Economics, 123(1), pp. 42~58
- Agnew, J. R. and Szykman, L. R.(2005), Asset allocation and information overload: The influence of information display, asset choiceand investor experience. The Journal of Behavioral Finance, 6(2), pp. 57~70
- Ahn, S. Y. and Nam, Y.(2022), Does mobile payment use lead to overspending? The moderating role of financial knowledge. Computers in Human Behavior, 134, 107319
- Anderson, K. B.(2016), Mass-market consumer fraud: who is most susceptible to becoming a victim?. FTC Bureau of Economics, (332)
- Andreou, P. C. and Philip, D.(2018), Financial knowledge among university students and implications for personal debt and fraudulent investments. Cyprus Economic Policy Review, 12(2), pp. 3~23
- Arnold, M., Pelster, M. and Subrahmanyam, M. G.(2022), Attention triggers and investors' risk-taking. Journal of Financial Economics, 143(2), pp. 846~875
- Arrondel, L., Debbich, M. and Savignac, F.(2012), Stockholding and financial literacy in the French population. International Journal of Social Sciences and Humanity Studies, 4(2), pp. 285~294
- Banna, H. and Alam, M. R.(2021), Impact of digital financial inclusion on ASEAN banking stability: implications for the post-Covid-19 era. Studies in Economics and Finance, 38(2), pp. 504~523
- Barber, B. M. and Odean, T.(2001), Boys will be boys: Gender, overconfidenceand common stock investment. The quarterly journal of economics, 116(1), pp.

- Barber, B. M. and Odean, T.(2002), Online investors: do the slow die first?. The Review of financial studies, 15(2), pp. 455~488
- Barber, B. M., Huang, X., Odean, T. and Schwarz, C.(2022), Attention-inducedtradingandreturns: Evidence from Robinhoodusers. The Journal of Finance, 77(6), pp. 3141~3190
- Barber, B. M., Odean, T. and Zheng, L.(2005), Out of sight, out of mind: The effects of expenses on mutual fund flows. The Journal of Business, 78(6), pp. 2095~2120
- Beck, T., Pamuk, H., Ramrattan, R. and Uras, B. R. (2018), Payment instruments, finance and development. Journal of Development Economics, 133, pp. 162~186
- Bianchi, M.(2018), Financial literacy and portfolio dynamics. The Journal of Finance, 73(2), pp. 831~859
- Boden, J., Maier, E. and Wilken, R.(2020), The effect of credit card versus mobile payment on convenience and consumers' willingness to pay. Journal of Retailing and Consumer Services, 52, 101910
- Bordalo, P., Gennaioli, N. and Shleifer, A.(2013), Salience and consumer choice.

 Journal of Political Economy, 121(5), pp. 803~843
- Calvet, L. E., Campbell, J. Y. and Sodini, P.(2009), Measuring the financial sophistication of households. American Economic Review, 99(2), pp. 393~398
- Campbell, J. Y.(2006), Household finance. The journal of finance, 61(4), pp. $1553\sim1604$
- Carlin, B. I.(2009), Strategic price complexity in retail financial markets. Journal of financial Economics, 91(3), pp. 278~287
- CFPB(2022), Buy Now Pay Later: Market Trendsand Consumer Impacts Report
- Chapkovski, P., Khapko, M. and Zoican, M.(2021), Does Gamified Trading Stimulate Risk Taking?. Swedish House of Finance Research Paper, (21-25)

- Choi, J. J., Laibson, D. and Madrian, B. C.(2009), Mental accounting in portfolio choice: Evidence from a flypaper effect. American Economic Review, 99(5), pp. 2085~2095
- Choung, Y., Chatterjee, S. and Pak, T. Y. (2023), Digital financial literacy and financial well-being. Finance Research Letters, 58, 104438
- Demirgüç-Kunt, A., Klapper, L. F., Singer, D. and Van Oudheusden, P.(2015), The global findex database 2014: Measuring financial inclusion around the world. World Bank Policy Research Working Paper, (7255),
- Disney, R. and Gathergood, J.(2013), Financial literacy and consumer credit portfolios.

 Journal of Banking & Finance, 37(7), pp. 2246~2254
- Engels, C., Kumar, K. and Philip, D.(2020), Financial literacy and fraud detection. The European Journal of Finance, 26(4-5), pp. 420~442
- Falk, T., Kunz, W. H., Schepers, J. J. and Mrozek, A. J.(2016), How mobile payment influences the overall store price image. Journal of Business Research, 69(7), pp. 2417~2423
- FCA(2022), Gaming trading: how trading apps could be engaging consumers for the worse, research articles, https://www.fca.org.uk/publications/research-articles/gaming-trading-how-trading-apps-could-be-engaging-consumers-worse#lf-chapter-id-our-research
- Feinberg, R. A.(1986), Credit cards as spending facilitating stimuli: A conditioning interpretation. Journal of consumer research, 13(3), pp. 348~356
- Garrett, J. L., Rodermund, R. anderson, N., Berkowitz, S. and Robb, C. A.(2014),
 Adoption of mobile payment technology by consumers. Family and Consumer
 Sciences Research Journal, 42(4), pp. 358~368
- Gathergood, J. and Weber, J.(2017), Financial literacy, present bias and alternative mortgage products. Journal of Banking & Finance, 78, pp. 58~83
- Gerardi, K.(2010), Financial literacy and subprime mortgage delinquency: Evidence

- from a survey matched to administrative data. Diane Publishing.
- Guiso, L. and Jappelli, T.(2005), Awareness and stock market participation. Review of Finance, 9(4), pp. 537~567
- Hasan, M., Le, T. and Hoque, A.(2021), How does financial literacy impact on inclusive finance?. Financial Innovation, 7(1), pp. 1~23
- Hodula, Martin, (2023), Fintech credit, big tech credit and income inequality. Financial Research Letters 51, 103387
- Hsiao, Y. J. and Tsai, W. C.(2018), Financial literacy and participation in the derivatives markets. Journal of Banking & finance, 88, pp. 15~29
- Jappelli, T. and Padula, M.(2013), Investment in financial literacy and saving decisions. Journal of Banking & Finance, 37(8), pp. 2779~2792
- Jump \$ tart, C.(2008), 2008 Survey of Personal Financial Literacy Among College Students
- Kass-Hanna, J., Lyons, A. C. and Liu, F.(2022), Building financial resilience through financial and digital literacy in South Asia and Sub-Saharan Africa. Emerging Markets Review, 51, 100846
- Klapper, L., Lusardi, A. and Panos, G. A.(2013), Financial literacy and its consequences: Evidence from Russia during the financial crisis. Journal of Banking & Finance, 37(10), pp. 3904~3923
- Koskelainen, T., Kalmi, P., Scornavacca, E. and Vartiainen, T.(2023), Financial literacy in the digital age—A research agenda. Journal of Consumer Affairs, 57(1), pp. 507~528
- Li, J., Wu, Y. and Xiao, J. J.(2020), The impact of digital finance on household consumption: Evidence from China. Economic Modelling, 86, pp. 317~326
- Liu, Y., Luo, J. and Zhang, L.(2021), The effects of mobile payment on consumer behavior. Journal of Consumer Behaviour, 20(3), pp. 512~520
- Long, T. Q., Morgan, P. J. and Yoshino, N.(2023), Financial literacy, behavioral

- traitsand ePayment adoption and usage in Japan. Financial Innovation, 9(1), pp. 1~30
- Lu, Z., Wu, J., Li, H. and Nguyen, D. K.(2022), Local bank, digital financial inclusion and SME financing constraints: Empirical evidence from China. Emerging Markets Finance and Trade, 58(6), pp. 1712~1725
- Lusardi, A. and Mitchell, O. S.(2008), Planning and financial literacy: How do women fare?. American economic review, 98(2), pp. 413~417
- ______(2014), The economic importance of financial literacy:

 Theory and evidence. American Economic Journal: Journal of Economic

 Literature, 52(1), pp. 5~44
- Lusardi, A. and Tufano, P.(2015), Debt literacy, financial experiences and overindebtedness. Journal of Pension Economics & Finance, 14(4), pp. 332~368
- Lyons, A. C. and Kass-Hanna, J.(2021), A multidimensional approach to defining and measuring financial literacy in the digital age. In The Routledge handbook of financial literacy (pp. 61~76), Routledge
- Mishkin, F. S. and Strahan, P.(1999), What will technology do to financial structure?
- Morgan, P. J. and Long, T. Q.(2020), Financial literacy, financial inclusionand savings behavior in Laos. Journal of Asian Economics, 68, 101197
- Morgan, P. and Trinh, L. Q.(2019), Fintech and financial literacy in the Lao PDR
- Mushtaq, R. and Bruneau, C.(2019), Microfinance, financial inclusion and ICT: Implications for poverty and inequality. Technology in Society, 59, 101154
- Noctor, M., Stoney, S. and Stradling, R.(1992), Financial literacy: a discussion of concepts and competences of financial literacy and opportunities for its introduction into young people's learning. National Foundation for Educational Research
- OECD(2018), G20/OECD Policy Guidance on Financial Consumer Protection

- Approaches in the Digital Age
- OECD(2020a), Advancing the Digital Financial Inclusion of Youth, https://www.oecd.org/finance/advancing-the-digital-financial-inclusion-of-youth.htm
- ____(2020b), OECD/INFE 2020 International Survey of Adult Financial Literacy
- ____(2021), Digital delivery of financial education: design and practice, www.oecd.org//financial/education/digital-delivery-of-financial-education-d esign-andpractice.htm
- ____(2022), OECD/INFE Guidance on digital delivery of financial education

 www.oecd.org/financial/education/INFE-guidance-on-digital-delivery-of-fin

 ancial-education.htm
- _____(2022), OECD/INFE Toolkit for Measuring Financial Literacy and Financial Inclusion 2022, www.oecd.org/financial/education/2022-INFE-Toolkit-Measuring-Finlit-Financial-Inclusion.pdf
- Oh, Y., Joung, Y. S. and Baek, J. H.(2023), The Core Symptoms of Adolescents Online and Offline Gambling in South Korea Using Network Analysis. Psychiatry Investigation, 20(3), p. 228
- Packin, N. G.(2022), Financial Inclusion Gone Wrong: Securities and Cryptoassets

 Trading for Children. Hastings LJ, 74, p. 349
- Panos, G. A. and Wilson, J. O.(2020), Financial literacy and responsible finance in the FinTech era: capabilities and challenges. The European Journal of Finance, 26(4-5), pp. 297~301
- Prete, A. L.(2022), Digital and financial literacy as determinants of digital payments and personal finance. Economics Letters, 213, 110378
- Rahayu, R., Ali, S., Aulia, A. and Hidayah, R.(2022), The current digital financial literacy and financial behavior in Indonesian millennial generation. Journal of Accounting and Investment, 23(1), pp. 78~94

- Rahayu, R., Juita, V., Rahman, A., Fitriamiranti, S. and Rafles, R.(2022), The level of digital financial literacy and financial well-being of people in West Sumatra Indonesia. Operations Management and Information System Studies, 2(2), pp. 66~76
- Ren, B., Li, L., Zhao, H. and Zhou, Y.(2018), The financial exclusion in the development of digital finance—a study based on survey data in the Jingjinji rural area. The Singapore Economic Review, 63(01), pp. 65~82
- Scheresberg, C. D. B., Hasler, A. and Lusardi, A.(2020), Millennial Mobile Payment Users: A Look into Their Personal Finances and Financial Behavior
- Setiawan, M., Effendi, N., Santoso, T., Dewi, V. I. and Sapulette, M. S.(2022), Digital financial literacy, current behavior of saving and spending and its future foresight. Economics of Innovation and New Technology, 31(4), pp. 320~338
- Sheng, T.(2021), The effect of fintech on banks' credit provision to SMEs: Evidence from China. Finance Research Letters, 39, 101558
- Soman, D.(2003), The effect of payment transparency on consumption:

 Quasi-experiments from the field. Marketing Letters, 14, pp. 173~183
- Stango, V. and Zinman, J.(2009), Exponential growth bias and household finance. the Journal of Finance, 64(6), pp. 2807~2849
- Tang, N. and Baker, A.(2016), Self-esteem, financial knowledge and financial behavior. Journal of Economic Psychology, 54, pp. 164~176
- Thaler, R. and Sunstein, C.(2008), Human frailty caused this crisis. Financial Times, 11
- Thomas, M., Desai, K. K. and Seenivasan, S. (2011), How credit card payments increase unhealthy food purchases: Visceral regulation of vices. Journal of consumer research, 38(1), pp. 126~139
- UK Finance(2018), Financial Inclusion in a Digital Age, Capco,

 https://www.capco.com/intelligence/capco-intelligence/financial-inclusion
- Ullah, S., Kiani, U. S., Raza, B. and Mustafa, A.(2022), Consumers' intention to adopt

- m-payment/m-banking: the role of their financial skills and digital literacy. Frontiers in Psychology, 13, 873708
- Van Rooij, M., Lusardi, A. and Alessie, R.(2011), Financial literacy and stock market participation. Journal of Financial economics, 101(2), pp. 449~472
- World Bank. (2021), THE GLOBAL FINDEX DATABASE 2021: Financial Inclusion,
 Digital Payments and Resilience in the Age of COVID-19
- Xiao, J. J., Chen, C. and Chen, F.(2014), Consumer financial capability and financial satisfaction. Social indicators research, 118, pp. 415~432
- Yang, J., Wu, Y. and Huang, B.(2020), Digital finance and financial literacy: An empirical investigation of Chinese households
- Yoshino, N., Morgan, P. J. and Long, T. Q.(2020), Financial literacy and fintech adoption in Japan (No. 1095), ADBI Working Paper Series
- Yue, P., Korkmaz, A. G., Yin, Z. and Zhou, H.(2022), The rise of digital finance: Financial inclusion or debt trap?. Finance Research Letters, 47, 102604
- Zhao, H. and Zhang, L.(2021), Financial literacy or investment experience: which is more influential in cryptocurrency investment?. International Journal of Bank Marketing, 39(7), pp. 1208~1226
- Zhong, W. and Jiang, T.(2021), Can internet finance alleviate the exclusiveness of traditional finance? evidence from Chinese P2P lending markets. Finance Research Letters, 40, 101731

https://blog.toss.im/article/toss-fds-team

https://buybitcoinworldwide.com/robinhood-statistics/

https://laborstat.moel.go.kr/hmp/themaStats/emplymLaborIdx.do?menu01000110011 03060&leftMenuId=0010001100110&bbsId=

https://perma.cc/5R9X-TPYX

https://www.asiae.co.kr/article/2021082409513821824

https://www.bankofamerica.com/signature-services/elder-financial-services/

https://www.bettorsinsider.com/casino/2023/10/22/impact-of-fintech-on-online-gambling-experiences

https://www.boannews.com/media/view.asp?idx=114882

https://www.fca.org.uk/publication/finalised-guidance/fg22-5.pdf

https://www.fca.org.uk/publications/research-articles/gaming-trading-how-trading-apps-could-be-engaging-consumers-worse

https://www.federalreserve.gov/publications/november-2019-bank-branch-access-in-rural-communities.htm

https://www.financialeducatorscouncil.org/financial-capability-definition/

https://www.finra.org/rules-guidance/rulebooks/finra-rules/4512

https://www.forbes.com/advisor/personal-loans/what-is-a-payday-loan/

https://www.hankyung.com/article/2022121618101

https://www.nytimes.com/2020/07/08/technology/robinhood-risky-trading.html

https://www.polarismarketresearch.com/industry-analysis/online-gambling-market

https://www.savings.com.au/savings-accounts/should-you-ever-take-out-a-payday-loan

https://www.sedaily.com/NewsView/1Z1NF3VE7X

https://www.shinhancard.com/pconts/html/benefit/trendis/MOBFM501/1219656_381 8.html

https://www.theglobaleconomy.com/rankings/savings/

https://www.usatoday.com/story/news/factcheck/2020/09/16/fact-check-cashless-bu sinesses-banned-only-some-local-state-laws/3330804001/

https://www.worldbank.org/en/publication/globalfindex