

DAFTAR PUSTAKA

- Aji, I. C., Prajanti, S. D. W., dan Sakitri, W. 2017. “Pengaruh Financial Literacy dan Pembelajaran Ekonomi Terhadap Perilaku Keuangan Pribadi Mahasiswa.” *Economic Education Analysis Journal*, Vol 3 (1), 1–10
- Albeerdly, M.I., dan Behrooz, G.2015. “Determinants oft the Financial Literacy Among College Students in Malaysia.” *International Journal of Business Administration*, Vol 6 (3).
- Amanah, Ersha. 2016. “Pengaruh Financial Knowledge, Financial Attitude dan External Locus of Control terhadap Personal Financial Management Behavior pada Mahasiswa S1 Universitas Telkom”. *Skripsi*. Universitas Telkom.
- APJII. 2016. “Penetrasi dan Perilaku Pengguna Internet di Indonesia” , <https://apjii.or.id/survei2016> (diakses 17 April 2021)
- Arikunto, S. 2013. “*Prosedur Penelitian: Suatu Pendekatan Praktik.*” Jakarta: Rineka Cipta.
- Bachdar, Saviq. 2018. “Generasi Milenial Masih Pembelanja Online Terbesar di Indonesia”, <https://marketeers.com/generasi-milenial-masih-pembelanja-online-terbesar-di-indonesia/> (diakses tanggal 17 April 2021)
- Bank Indonesia. 2020. “Survei Konsumen Bank Indonesia Bulan Oktober 2020”, <https://www.bi.go.id/id/publikasi/survei/konsumen/Pages/SK-Oktober-2020.aspx> (diakses tanggal 17 November 2020)
- Chen, H., dan Volpe, R. P. 1998. “An Analysis of Personal Financial Literacy Among College Students.” *Financial Services Review*, Vol 7(2),107–128.
- Chinen, Kenichiro & Hideki Endo. 2012. Effect of Attitude and Bacground on Personal Finance Ability: A Student Survey in the United State. *International Journal of Management*. Vol 29 (1),33-45
- Churchill, G. A., dan Moschis, G. P. 1979. “Television and Interpersonal Influences on Adolescent Consumer Learning.” *Journal of Consumer Research*. Vol 6,23–35.
- Cohen, M., dan Nelson, C. (2011). “Financial Literacy: A Step for Clients towards Financial Inclusion.” *Global Microcredit Summit*. 14-17.
- Consumer Financial Protection Bureau. 2015. “*Financial Well-Being: The Goal of Financial Education.*” US: CFPB
- Damsar. 2010. “*Pengantar Sosiologi Politik.*” Jakarta: Kencana Prenada Media Group.

- Dew, Jeffery dan J. J. Xiao. 2011. "The Financial Management Behavior Scale: Development and Validation". *Journal of Financial Counseling and Planning Education*. Vol 22 (1), 43-59
- Ekowati, T. 2011. "Peran Ibu dalam Proses Sosialisasi Anak." *Jurnal Manajemen Dan Bisnis*, (1), 45– 64.
- Furnham, A.1984. "Many Sides of the Coin: The Psychology of Money Usage." *Personality and Individual Differences*, Vol 5,501-509.
- Gallardo, Ma. Liezl C dan Buenaventurada D. Libot. 2017. "Financial Literacy and Retirement Preparedness among University of Bohol Employees." *University of Bohol Multidisciplinary Research Journal*. Vol 5
- Garman, E Thomas & Raymond E. Fogue. 2010. "*Personal Finance*." Canada: South Western Cengage Learning
- Ghozali, I. 2018. "*Aplikasi Analisis Multivariete SPSS 25 (9th ed.)*" Semarang: Universitas Diponegoro.
- Global Financial Literacy Excellent Center. 2018. "*Visualizing Financial Literacy Rates Around the World 2018*." (diakses tanggal 17 November 2020)
- Hailwood, D. 2007. "Financial Literacy and its Role in Promoting a Sound Financial System." *Reserve Bank of New Zealand*, Vol 70(2), 37-47.
- Hair, Jr et.al. (2010). *Multivariate Data Analysis (7th ed)*. United States: Pearson
- Hamidi. 2004. "*Metode Penelitian Kualitatif. Aplikasi Praktis Pembuatan Proposal dan Laporan Penelitian*." Malang: UMM Press.
- Hayta, Ates Bayazid. 2008. Socialization of the Child as a Consumer. *Family and Consumer Sciences Research Journal*, Vol. 37 (2), 167-184
- Hetherington, E.M dan Parke, R.D. 1999. "*Child Psychology (5th edition)*." USA: McGraw-Hill Collage.
- Hilgert, Marianne A., Jeanne M. Hogarth dan Sondra Beverly.2003. "Household Financial Management: The Connection between Knowledge and Behavior." *Federal Reserve Bulletin*, Vol 89 (7), 309-322.
- Horne, Van Wachowicz. 2002. "*Prinsip-Prinsip Manajemen Keuangan*." Jakarta: Salemba Empat.
- Humaira, Iklima. 2017. "Pengaruh Pengetahuan Keuangan, Sikap Keuangan dan Kepribadian terhadap Perilaku Manajemen Keuangan pada Pelaku UMKM Sentra Kerajinan Batik Kabupaten Bantul." *Skripsi*. Jurusan Pendidikan Akuntansi, Fakultas Ekonomi, Universitas Negeri Yogyakarta

- Husein, Umar. 2013. *“Metode Penelitian untuk Skripsi dan Tesis.”* Jakarta: Rajawali
- Ida, dan C. H. Dwinta. 2010. “Pengaruh Locus of Control, Financial Knowledge, Income terhadap Financial Management Behavior.” *Jurnal Bisnis dan Akuntansi*, Vol 12 (3)
- Jazuli, Aroh. 2019. “Pengaruh Locus of Control, Financial Socialization, dan Parental Norms terhadap Financial Management Behaviour dengan Financial Literacy sebagai Variabel Intervening pada Mahasiswa Universitas Negeri Semarang Angkatan 2016”. *Skripsi*. Jurusan Pendidikan Ekonomi, Fakultas Ekonomi, Universitas Negeri Semarang.
- Joo, S. 2008. “Personal financial wellness.” New York. *Advances in Consumer Finance Behaviour Research*, Springer, 21-33.
- Kholilah, N. A., dan R. Iramani. 2013. “Studi Financial Management Behavior Pada Masyarakat Surabaya”. *Journal of Business and Banking*. Vol 3 (1)
- Kretschmer, T. dan Pike, A. 2010. “Links between non-shared friendship experiences and adolescent siblings' differences in aspirations”, *Journal of Adolescence*, Vol. 33 (1), 101-110.
- Lusardi, A dan Mitchell, O. 2007. “Baby Boomer retirement security: The roles of planning, financial literacy, and housing wealth.” *Journal of Monetary Economics*, Vol 54, 205–224.
- Lusardi, Annamaria, dan Olivia S. Mitchell. 2014. "The Economic Importance of Financial Literacy: Theory and Evidence." *Journal of Economic Literature*, Vol 52 (1), 5-44.
- Mankiw, N Gregory .2003. *“Pengantar Ekonomi”*, Edisi ke-2 Jilid 2, Jakarta: Erlangga.
- Margono. 2010. *“Metodologi Penelitian Pendidikan.”* Jakarta: Rineka Cipta.
- Marsh, Brent A. 2006. *“Examining the personal financial attitudes, behavior and knowledge levels of first-year and senior students at Baptist Universities in the State of Texas.”* Ohio: Bowling Green State University
- Masche, J. G. 2010. “Explanation of normative declines in parents' knowledge about their adolescent children”, *Journal of Adolescence*, Vol. 33 (2),271-284.
- Mien, Nguyen Thi Ngoc dan Tran P. Thao. 2015. “Factors Affecting Personal Financial Management Behaviors: Evidence from Vietnam.” *Proceedings of the Second Asia-Pacific Conference on Global Business, Economics, Finance and Social Sciences* (AP15Vietnam Conference)

- Moschis, G. P. 1985. "The role of family communication in consumer socialization of children and adolescents." *Journal of Consumer Research*, Vol 11 (4), 898–913.
- Nababan Darma dan Isfenti Sadalia. 2013. "Analisis Personal Financial Literacy dan Financial Behavior Mahasiswa strata I Fakultas Ekonomi Universitas Sumatera utara." *Media Informasi Manajemen*, Vol 1 (1),1-16.
- Nasution, S. 2010. "*Metodologi Research Penelitian Ilmiah*". Jakarta: PT. Bumi Aksara
- OECD. 2017. "*PISA 2015 Assessment and Analytical Framework: Science, Reading, Mathematic, Financial Literacy and Collaborative Problem Solving, revised Edition.*" Paris: OECD
- Orton, L. 2007. "Financial Literacy: Lessons from International Experience." *Canadian Policy Research Networks*, 1–54.
- Oscar, Ridwan. (2019). "*Perilaku Belanja Online oleh Mahasiswa (Studi Kasus Mahasiswa Angkatan 2018 FIA UI)*" <https://www.kompasiana.com/oscar81/5cdb7afe3ba7f77abc1205d2/perilaku-belanja-online-oleh-mahasiswa-studi-kasus-mahasiswa-angkatan-2018-fia-ui?page=all> (diakses tanggal 17 April 2021)
- Otoritas Jasa Keuangan. 2014. Literasi Keuangan. <https://www.ojk.go.id/id/kanal/edukasi-dan-perlindungan-konsumen/Pages/Literasi-Kuangan.aspx> (diakses tanggal 23 November 2020)
- Otoritas Jasa Keuangan. 2016. "*Peraturan Otoritas Jasa Keuangan No.76 tentang Peningkatan Literasi dan Inklusi Keuangan di Sektor Jasa Keuangan Bagi Konsumen dan/atau masyarakat.*" <https://www.ojk.go.id/id/kanal/edukasi-dan-perlindungan-konsumen/regulasi/peraturan-ojk/Pages/POJK-tentang-Peningkatan-Literasi-dan-Inklusi-Kuangan-di-Sektor-Jasa-Kuangan-Bagi-Konsumen-dan-atau-masyarakat.aspx> (diakses tanggal 23 November 2020)
- Otoritas Jasa Keuangan. 2019. "*Survei Nasional Literasi dan Inklusi Keuangan.*" <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/InfoGraphics/15> (diakses tanggal 17 November 2020)
- Pankow, Debra. 2003. "*Financial, Values, Attitudes and Goals*" North Dakota State University Fargo, North Dakota
- Phung, Albert. 2016. "Behavioral Finance: Introduction." http://www.investopedia.com/university/behavioral_finance/. (diakses tanggal 26 November 2020).

- Prihartono, Muhammad Rizki D dan Nadia Asandimitra. 2018. "Analysis Factors Influencing Financial Management Behaviour." *International Journal of Academic Research in Business and Social Sciences*, Vol 8 (8), 308–326.
- Rajna, A., Sharifah Ezat, W., Syed Al Junid, S., dan H. Moshiri. 2011. "Financial Management Attitude and Practice among the Medical Practitioners in Public and Private Medical Service in Malaysia." *International Journal of Business and Management*, Vol 6(8),105-113
- Riduwan. 2010. "*Skala Pengukuran Variabel-Variabel Penelitian.*" Bandung: Alfabeta
- Robbins, Stephen R & Timothy A. Judge. 2008. "*Organizational Behaviour,*" New Jersey: Pearson Education
- Rohrke, A, dan Robinson, L .2000. "Guide to Financial Literacy Resources." *Journal of Financial Literacy.*
- Sabri, M. F., dan Leila, F. 2012. "*Estimating a Model of Subjective Financial Well-Being among College Students.*" *International Journal of Humanities and Social Science*, Vol 2 (18), 191–199
- Sayinzoga, A., Bulte, E. H., dan Lensink, R. 2016. "Financial Literacy and Financial Behaviour: Experimental Evidence from Rural Rwanda." *Economic Journal*, Vol 126 (594), 1571-1599.
- Sekaran, Uma dan Roger Bougie. 2017. "*Metode Penelitian untuk Bisnis: Pendekatan Pengembangan-Keahlian,*" Edisi 6, Buku 1, Cetakan Kedua, Jakarta: Salemba Empat.
- Sekaran, Uma dan Roger Bougie. (2017). *Metode Penelitian untuk Bisnis: Pendekatan Pengembangan-Keahlian*" Edisi 6, Buku 2, Jakarta: Salemba Empat.
- Sina, Peter G dan Andris Noya. 2012. "Pengaruh Kecerdasan Spiritual Terhadap Pengelolaan Keuangan Pribadi." *Jurnal Manajemen*, Vol.11 (2).
- Sina, Peter Garlans. 2014. "Tipe Kepribadian dalam Personal Finance." *Jurnal JIBEKA*, Vol 8 (1), 54-59.
- Sohn, S., Joo, S., Grable, J. E., Lee, S., dan Kim, M. 2012. "Adolescents ' Financial Literacy: The Role of Financial Socialization Agents, Financial Experiences, and Money Attitudes in Shaping Financial Literacy Among South Korean Youth." *Journal of Adolescence*, Vol 35
- Sugiyono. 2013. "*Metode Penelitian Kuantitatif, Kualitatif dan R&D.*" Bandung: Alfabeta.CV

- Topa, Gabriela., M.H. Solis dan Salvatore Zappala. 2018. "Financial Management Behavior Among Young Adults: The Role Of Need for Cognitive Closure in a ThreeWave Moderated Mediation Model". *Frontiers In Psychology*. Vol 9
- Vitt, L. A., C.A.Anderson, J. Kent, dan D. Lyter. 2000. "*Personal Finance*." Washington, DC: fanniesmea foundation.
- Yuningsih, Irma., Dewi, Andriesta Sinta dan Gustyana, Tieka Trikartika. 2017. "Analisis Tingkat Literasi Keuangan Masyarakat Di Kota Bandung." *Jurnal Neraca*, Vol 1(1), 63-74.
- Yushita, Amanita Novi. 2017. "Pentingnya Literasi Keuangan Bagi Pengelolaan Keuangan Pribadi." *Nominal Barometer Riset Akuntansi dan Manajemen*, Vol 6 (1)