

DAFTAR PUSTAKA

- Abdullah, D. H. R., & Razak, A. L. H. A. (2015). *Exploratory Research Into Islamic Financial Literacy In Brunei Darussalam*. October, 28. <https://doi.org/DOI:10.13140/RG.2.1.4815.1765>
- Ahmad, G. N., Widyastuti, U., Susanti, S., & Mukhibad, H. (2020). Determinants of the Islamic financial literacy. *Accounting*, 6, 961–966. <https://doi.org/10.5267/j.ac.2020.7.024>
- Aisyah, & Hiola, S. K. Y. 2017. *Ekonomi Mikro: Aplikasi dalam Bidang Agribisnis*. Makassar: CV. Inti Mediatama.
- Aliyah, S., & Krisnawati, A. (2018). Analisis perbedaan tingkat literasi keuangan mahasiswa di universitas telkom. *Jurnal Mitra Manajemen*, 2(4), 273–285. <http://e-jurnalmitramanajemen.com/index.php/jmm/article/view/125/69>
- Amaliyah, R., & Witiastuti, R. S. (2015). Analisis Faktor Yang Mempengaruhi Tingkat Literasi Keuangan Di Kalangan Umkm Kota Tegal. *Management Analysis Journal*, 4(3), 252–257. <https://doi.org/10.15294/maj.v4i3.8876>
- Andarsari, P. R., & Ningtyas, M. N. (2019). The Role of Financial Literacy on Financial Behavior. *Jabe (Journal of Accounting and Business Education)*, 4(1), 24. <https://doi.org/10.26675/jabe.v4i1.8524>
- Andrew, V., & Linawati, N. (2014). Hubungan Faktor Demografi dan Pengetahuan Keuangan Dengan Perilaku Keuangan Karyawan Swasta di Surabaya. *Finesta*, 5, 2.
- 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(December), 196–202. [https://doi.org/10.1016/s2212-5671\(16\)30113-7](https://doi.org/10.1016/s2212-5671(16)30113-7)
- Arofah, A. A., Purwaningsih, Y., & Indriayu, M. (2018). Financial Literacy, Materialism and Financial Behavior. *International Journal of Multicultural and Multireligious Understanding*, 5(4), 370. <https://doi.org/10.18415/ijmmu.v5i4.171>
- Asaad, C. T. (2015). Financial Literacy and Financial Behavior: Assessing Knowledge and Confidence. *Financial Services Review*, 24(2), 101.
- Atkinson, A., & Messy, F.-A. (2011). Assessing Financial Literacy in 12 Countries. *Journal of Pension Economics and Finance*, 10(4), 657–665.
- Atkinson, A., & Messy, F. (2012). Measuring Financial Literacy: Results of the Oecd

- Infe Pilot Study. *OECD Working Papers on Finance, Insurance and Private Pensions*, 15, 1–73. <https://doi.org/10.1787/5k9csfs90fr4-en>
- Baker, H. K., Kumar, S., Goyal, N., & Gaur, V. (2019). How financial literacy and demographic variables relate to behavioral biases. *Managerial Finance*, 45(1), 124–146. <https://doi.org/10.1108/MF-01-2018-0003>
- Bloom, B. S., Engelhart, M. D., Furst, E. J., Hill, W. H., & Krathwohl, D. R. (1956). The Classification of Educational Goals. *Taxonomy of Educational Objectives*, 207.
- Bungin, B. (2005). *Metodologi Penelitian Kuantitatif Komunikasi, Ekonomi, dan Kebijakan Publik Ilmu-ilmu Sosial Lainnya*. Kencana.
- Carpena, F., & Zia, B. (2011). Unpacking the Causal Chain of Financial Literacy. *The World Bank Development Research Group, September*, 1–36. <https://doi.org/10.1596/1813-9450-5798>
- Chaulagain, R. P. (2015). Contribution of financial literacy to behaviour. *Journal of Economics and Behavioural Studies*, 7(6), 1115–1135. 3/Record/com.mandumah.search://http
- Chen, H., & Volpe, R. (1998). An analysis of personal financial literacy among college students. *Financial Services Review*, 7(2), 107–128. [https://doi.org/10.1016/s1057-0810\(99\)80006-7](https://doi.org/10.1016/s1057-0810(99)80006-7)
- Danila, N., Shahwan, Y., Ali, Z., & Djalaluddin, A. (2019). The linkages between financial literacy and its application in financial decision-making among academicians in Indonesia. *Humanities and Social Sciences Reviews*, 7(5), 1280–1292. <https://doi.org/10.18510/hssr.2019.75167>
- Dumairi. (1999). *Perekonomian Indonesia*. Yogyakarta: Erlangga
- Endsley, M. R. (1995). Toward a theory of situation awareness in dynamic systems. *Human Factors*, 37(1), 32–64. <https://doi.org/10.1518/001872095779049543>
- Ferdinand, A. (2006). *Metode Penelitian Manajemen (Edisi 2)*. Badan Penerbit Universitas Diponegoro.
- Garon, N., Bryson, S. E., & Smith, I. M. (2008). Executive Function in Preschoolers: A Review Using an Integrative Framework. *Psychological Bulletin*, 134(1), 31–60. <https://doi.org/10.1037/0033-2909.134.1.31>
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate dengan program IBM SPSS 25 (9th ed.)*. Badan Penerbit Universitas Diponegoro.
- Grohmann, A. (2018). Financial literacy and financial behavior: Evidence from the emerging Asian middle class. *Pacific Basin Finance Journal*, 48(January), 129–

143. <https://doi.org/10.1016/j.pacfin.2018.01.007>
- Gustman, A. L., Steinmeier, T. L., & Tabatabai, N. (2010). Financial Knowledge and Financial Literacy at the Household Level, (No. w16500). *The American Economic ...*, 2–51.
<http://www.ingentaconnect.com/content/aea/aer/2012/00000102/00000003/art00053>
- Hardono, S. W. Bin. 2015. *Prinsip-Prinsip Akuntansi*. Jakarta: PT. Rineka Cipta.
- Hidajat, T., & Hamdani, M. (2017). Measuring Islamic financial literacy. *Advanced Science Letters*, 23(8), 7173–7176. <https://doi.org/10.1166/asl.2017.9321>
- Hogarth, J. M., Beverly, S. G., & Hilgert, M. (2003). Patterns of financial behaviors: Implications for community educators and policy makers. *Patterns of Financial Behaviors: Implications for Community Educators and Policy Makers*, 1–28.
<http://citeseerx.ist.psu.edu/viewdoc/summary?doi=10.1.1.196.5257>
- Hung, A., Parker, A., & Yoong, J. (2009). Defining and measuring financial literacy. *Labor And Population*. <https://doi.org/10.2139/ssrn.1498674>
- Huston, S. J. (2010). Measuring Financial Literacy. *Journal of Consumer Affairs*, 44(2), 296–316. <https://doi.org/10.1111/j.1745-6606.2010.01170.x>
- Keown, L.-A. (2011). The financial knowledge of Canadians. *Canadian Social Trends*, 91(11).
- Klamklay, J. (2002). *Individual differences and situation awareness*.
- Laily, N. (2016). Pengaruh Literasi Keuangan Terhadap Perilaku Mahasiswa Dalam Mengelola Keuangan. *Journal of Accounting and Business Education*, 1(4).
<https://doi.org/10.26675/jabe.v1i4.6042>
- Lantara, I. W. N., & Kartini, N. K. R. (2016). Financial Literacy Among University Students: Empirical Evidence From Indonesia. *Journal of Indonesian Economy and Business*, 29(3), 247–256. <https://doi.org/10.22146/jieb.10314>
- Lestari, S., & Mukaromah, H. (2018). Literasi Keuangan Syariah Pengelola Koperasi Pondok Pesantren An-Nawawi Kec. Gebang, Kab. Purworejo. *An-Nawa, Jurnal Hukum Islam*, XXII(Januari-Juli), 61–87.
- Lumintang, F. (2013). Jurnal EMBA. *Jurnal EMBA*, 1(3), 991–998.
- Lusardi, A. (2012). *Numeracy , Financial Literacy , and Financial Decision-Making*. 5(1).
- Lusardi, A., & Mitchell, O. (2011). Financial Literacy Education for Citizens: What kind of responsibility, equality and engagement. *Citizenship, Social and*

- Economics Education*, 11(3), 163–176.
<https://doi.org/10.2304/csee.2012.11.3.163>
- Lusardi, A., & Mitchell, O. (2013). The Economic Importance of Financial Literacy: Theory and Evidence. In *National Bureau of Economic Research*.
<https://doi.org/10.3386/w18952>
- Lusardi, A., & Mitchell, O. S. (2008). Planning and financial literacy: How do women fare? *American Economic Review*, 98(2), 413–417.
<https://doi.org/10.1257/aer.98.2.413>
- Lusardi, A., & Tufano, P. (2015). Debt literacy, financial experiences, and overindebtedness. *Journal of Pension Economics and Finance*, 14(4), 332–368.
<https://doi.org/10.1017/S1474747215000232>
- Manurung, A. H., & Rizky, L. T. 2015. *Succesful Financial Planner : A Complete Guide*. Jakarta: Grasindo.
- Margaretha, F., & Pambudhi, R. A. (2015). Tingkat Literasi Keuangan Pada Mahasiswa S-1. *Jmk*, 17(1), 76–85. <https://doi.org/10.9744/jmk.17.1.76>
- 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, 368. <https://doi.org/10.1080/15363750701331562>
- Maufur, M. (2017). Perbedaan tingkat literasi keuangan mahasiswa jurusan sosial dan eksakta. *Journal of Chemical Information and Modeling*, 53(9), 1689–1699.
<https://doi.org/10.1017/CBO9781107415324.004>
- Miyake, A., Friedman, N. P., Emerson, M. J., Witzki, A. H., Howerter, A., & Wager, T. D. (2000). The Unity and Diversity of Executive Functions and Their Contributions to Complex “Frontal Lobe” Tasks: A Latent Variable Analysis. *Cognitive Psychology*, 41(1), 49–100. <https://doi.org/10.1006/cogp.1999.0734>
- Nababan, D., & Sadalia, I. (2013). Analisis Personal Financial Liteacy Dan Financial Behavior Mahasiswa Strata I Fakultas Ekonomi Universitas Sumatera Utara (Personal Financial literacy Analysis And The Financial Behavior Of Undergraduate Students Of The University Of North Sumatra’s Econo. *Media Informasi Manajemen*, 1, 1–16.
- Nasution, A. W., & Fatira, M. (2019). Analisis Faktor Kesadaran Literasi Keuangan Syariah Mahasiswa Keuangan Dan Perbakan Syariah. *Equilibrium: Jurnal Ekonomi Syariah*, 7(1), 40. <https://doi.org/10.21043/equilibrium.v7i1.4258>
- Nyumirah, S. (2013). Peningkatan Kemampuan Interaksi Sosial (Kognitif, Afektif Dan Perilaku) Melalui Penerapan Terapi Perilaku Kognitif Di Rsj Dr Amino Gondohutomo Semarang. *Keperawatan Jiwa*, 2, 121–128.
<http://pmb.stikestelogorejo.ac.id/e->

journal/index.php/ilmukeperawatan/article/view/45

- OECD. (2013). *OECD/INFE toolkit to measure financial literacy and inclusion*. June.
- OECD. (2016). *Measuring Financial Literacy : Questionnaire and Guidance Notes for Conducting an Internationally Comparable Survey of Financial Literacy*.
- OJK. (2017). Strategi Nasional Literasi Keuangan Indonesia (Revisit 2017). In *Otoritas Jasa Keuangan*.
- Potrich, A. C. G., & Vieira, K. M. (2018). Demystifying financial literacy: a behavioral perspective analysis. *Management Research Review*, 41(9), 1047–1068. <https://doi.org/10.1108/MRR-08-2017-0263>
- 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(S7), 32–35. <http://www.econjournals.com>
- Reksoprayitno. (2004). *Sistem Ekonomi Dan Demokrasi Ekonomi*. Bina Grafika.
- Remund, D. L. (2010). Financial literacy explicated: The case for a clearer definition in an increasingly complex economy. *Journal of Consumer Affairs*, 44(2), 276–295. <https://doi.org/10.1111/j.1745-6606.2010.01169.x>
- Ricciardi, V., & Simon, H. (2000). What Is Behavioral Finance? *Business, Education and Technology Journal Fall*, 2, 1–9. <https://doi.org/10.1002/9780470404324.hof002009>
- Ritter, J. R. (2003). Behavioral finance. *Pacific Basin Finance Journal*, 11(4), 429–437. [https://doi.org/10.1016/S0927-538X\(03\)00048-9](https://doi.org/10.1016/S0927-538X(03)00048-9)
- Robb, C. A., & Woodyard, A. S. (2011). Ej941903. *Financial Knowledge and Best Practice Behavior*, 205, 60–70.
- Sadalia, I., & Butar-Butar, N. A. 2016. *Perilaku Keuangan: Teori dan Implementasi*. Medan: Pustaka Bangsa Press.
- Sekaran, U. (2014). *Research Methods for Business (Metode Penelitian Untuk Bisnis)* (Terjemahan Oleh Kwan Men Yon (ed.); Edisi 4). Salemba Empat.
- Selcuk, E. A. (2015). Factors Influencing College Students' Financial Behaviors in Turkey: Evidence from a National Survey. *International Journal of Economics and Finance*, 7(6). <https://doi.org/10.5539/ijef.v7n6p87>
- Setiawati, A. N. (2017). Pengujian Dimensi Konstruk Literasi Keuangan Mahasiswa. *Economic Education Analysis Journal*, 6(3), 727–736.

- Sobaya, S., Hidayanto, M. F., & Safitri, J. (2016). Pengaruh Literasi Keuangan Dan Lingkungan Sosial Terhadap Perencanaan Keuangan Pegawai. *Madania*, 20(1), 115–128. <https://doi.org/10.7910/mdn.v20i1.90>
- Sugiyono. (2008). *Metode Penelitian Bisnis*. Pusat Bahasa Depdiknas.
- Sugiyono. (2014). *Metode Penelitian Pendidikan (Pendekatan Kuantitatif, Kualitatif, dan R&D)*. Alfabeta.
- Sujianto, A. E. (2009). *Aplikasi Statistik dengan SPSS 16.0*. Prestasi Pustakarya.
- Suryanto. (2017). Pola Perilaku Keuangan Mahasiswa Di Perguruan Tinggi. *Jurnal Ilmu Politik Dan Komunikasi*, VII(1), 11–20.
- Tang, N., & Baker, A. (2016). Self-esteem, financial knowledge and financial behavior. *Journal of Economic Psychology*, 54, 164–176.
- Usman, H., & Setiady, P. (2008). *Metodologi Penelitian Sosial*. Bumi Aksara.
- Walgito, B. 2015. *Pengantar Psikologi Umum*. Yogyakarta: ANDI.
- Widyastuti, U., Sumiati, A., Herlita, & Melati, I. S. (2020). Financial education, financial literacy, and financial Behaviour: What does really matter? *Management Science Letters*, 10(12), 2715–2720. <https://doi.org/10.5267/j.msl.2020.4.039>
- Xiao, J. J., Ahn, S. Y., Serido, J., & Shim, S. (2014). Earlier financial literacy and later financial behaviour of college students. *International Journal of Consumer Studies*, 38(6), 593–601. <https://doi.org/10.1111/ijcs.12122>