## **DAFTAR PUSTAKA**

- Adam, Anokye M., Siaw Frimpong, and Mavis Opoku Boadu. 2017. "Financial Literacy and Financial Planning: Implication for Financial Well-Being of Retirees." *Business and Economic Horizons* 13(2): 224–36.

  https://academicpublishingplatforms.com/article.php?journal=BEH&number=26 &article=2373.
- Agnew, Julie R, Hazel Bateman, and Susan Thorp. 2012. "Financial Literacy and Retirement Planning in Australia Financial Literacy and Retirement Planning in Australia Keywords: Financial Literacy, Retirement Planning." 6(December).
- Agunga, Mourine A. 2016. "Effect of Financial Literacy on Financial Preparedness for Retirement Among Permanent and Pensionable Employees in State Owned Corporations in Nairobi, Kenya." (April). http://etd-library.ku.ac.ke/bitstream/handle/123456789/15049/Effect of financial literacy on financial preparedness.pdf?sequence=1&isAllowed=y.
- Ajzen, Icek. 1991. "The Theory of Planned Behavior."
- Ajzen, Icek, and Martin Fishbein. 2005. "The Influence of Attitudes on Behavior." Handbook of attitudes and attitude change: Basic principles (July): 173–221.
- Aminatuzzahra'. 2014. "Persepsi Pengaruh Pengetahuan Keuangan, Sikap Keuangan, Sosial Demografi Terhadap Perilaku Keuanagn Dalam Pengambilan Keputusan Investasi Individu (Studi Kasus Pada Mahasiswa Magister Manajemen

- Universitas Diponegoro )." *Jurnal Bisnis Strategi* 23(2): 70–96.
- Awais, Mustabsar, M Fahad Laber, Nilofer Rasheed, and Aisha Khursheed. 2016.

  "Impact of Financial Literacy and Investment Experience on Risk Tolerance and Investment Decisions: Empirical Evidence from Pakistan." *International Journal of Economics and Financial Issues* 6(1): 73–79.
- Baker, Elizabeth White, Said S. Al-Gahtani, and Geoffrey S. Hubona. 2007. "The Effects of Gender and Age on New Technology Implementation in a Developing Country: Testing the Theory of Planned Behavior (TPB)." *Information Technology and People* 20(4): 352–75.
- Barbić, Dajana, Irena Palić, and Vlasta Bahovec. 2016. "Logistic Regression Analysis of Financial Literacy Implications for Retirement Planning in Croatia." *Croatian Operational Research Review* 7(2): 319–31. http://hrcak.srce.hr/174210?lang=en.
- Baruah, Mitali, and Abhishek Kiritkumar Parikh. 2018. "Impact of Risk Tolerance and Demographic Factors on Financial Investment Decision." *Impact of Risk Tolerance and Demographic Factors on Financial Investment Decision*.
- Boisclair, David, Annamaria Lusardi, and Pierre-Carl Michaud. 2015. "Financial Literacy and Retirement Planning in Canada." *Journal of Pension Economics and Finance* 10(4): 585–98.
- Brown, Martin, and Roman Graf. 2013. "Numeracy Advancing Education in Quantitative Literacy Financial Literacy and Retirement Planning in Switzerland Financial Literacy and Retirement Planning in Switzerland." *Numeracy* 6(6).

- http://dx.doi.org/10.5038/1936-
- 4660.6.2.6% 5Cnhttp://scholarcommons.usf.edu/numeracy/vol6/iss2/art6.
- Bucher-koenen, Tabea et al. 2011. "No Title."
- Chou, Kee-lee et al. "Perceived Retirement Savings Adequacy in Hong Kong: An Interdisciplinary Fi Nancial Planning Model."
- Chu, Zhong, Zhengwei Wang, Jing Jian Xiao, and Weiqiang Zhang. 2017. "Financial Literacy, Portfolio Choice and Financial Well-Being." *Social Indicators*\*Research 132(2): 799–820.
- Clark, Robert L., Melinda S. Morrill, and Steven G. Allen. 2011. "Pension Plan Distributions: The Importance of Financial Literacy." *Financial Literacy: Implications for Retirement Security and the Financial Marketplace* (October).
- Geetha, N, and M Ramesh. 2012. "A STUDY ON RELEVANCE OF

  DEMOGRAPHIC FACTORS IN INVESTMENT DECISIONS." A STUDY ON

  RELEVANCE OF DEMOGRAPHIC FACTORS IN INVESTMENT DECISIONS

  JEL 10(1): 14–27.
- Ghasarma, Reza, Leonita Putri, and Mohamad Adam. 2017. "International Journal of Economics and Financial Issues Financial Literacy; Strategies and Concepts in Understanding the Financial Planning With Self-Efficacy Theory and Goal Setting Theory of Motivation Approach." *International Journal of Economics and Financial Issues* 7(4): 182–88.
- Hassan Al-Tamimi, Hussein A., and Al Anood Bin Kalli. 2009. "Financial Literacy and Investment Decisions of UAE Investors." *Journal of Risk Finance* 10(5):

- 500-516.
- Heath, Chip, and Amos Tversky. 1991. "Preference and Belief: Ambiguity and Competence in Choice under Uncertainty." *Journal of Risk and Uncertainty* 4(1): 5–28.
- Hershey, Douglas A., Joy M. Jacobs-Lawson, John J. McArdle, and Fumiaki Hamagami. 2007. "Psychological Foundations of Financial Planning for Retirement." *Journal of Adult Development* 14(1–2): 26–36.
- Jacobs-Lawson, Joy M., and Da Hershey. 2005. "Influence of Future Time Perspective, Financial Knowledge, and Financial Risk Tolerance on Retirement Saving Behaviors." *Financial Services Review* 14: 331–44. http://scholar.google.com/scholar?hl=en&btnG=Search&q=intitle:Influence+of+future+time+perspective,+financial+knowledge,+and+financial+risk+tolerance+on+retirement+saving+behaviors#0.
- Jamshidinavid, Babak, Mojtaba Chavoshani, and Shahla Amiri. 2012. "On the Investment Prejudices in Tehran Stock." *European Journal of Business and Social Sciences* 1(5): 41–53.
- Jian Xiao, Jing, and Jiayun Wu. 2008. "Completing Debt Management Plans in Credit Counseling: An Application of the Theory of Planned Behavior." *Financial Counseling and Planning* 19(2): 29–45. http://afcpe.org/journal-articles.php?volume=382&article=339.
- Klapper, Leora, and Georgios A. Panos. 2011. "Financial Literacy and Retirement Planning: The Russian Case." *Journal of Pension Economics and Finance* 10(4):

- 599–618.
- Kumar, Satish, and Nisha Goyal. 2016. "Evidence on Rationality and Behavioural Biases in Investment Decision Making." *Qualitative Research in Financial Markets* 8(4): 270–87.
- Latham, Gary P. 2016. "A Theory of Goal Setting & Task Performance Self-Regulation." (September).
- Lin, Huei-wen. 2011. "Elucidating Rational Investment Decisions and Behavioral Biases: Evidence from the Taiwanese Stock Market." *African Journal of Business Management* 5(5): 1630–31. http://www.academicjournals.org/journal/AJBM/article-full-text-pdf/AC702DF18509.
- Locke, Edwin A, and Gary P Latham. 2006. "New Directions in Goal-Setting Theory." 15(5): 265–69.
- Lusardi, Annamaria, Olivia Mitchell, and Olivia S Mitchell. 2007. "Panel."
- Mahdzan, Nurul Shahnaz, Amrul Asraf Mohd-any, and Mun-kit Chan. 2017. "The Influence of Financial Literacy, Risk Aversion and Expectations on Retirement Planning and Portfolio Allocation in Malaysia." 19(3): 267–88.
- Moorthy, M Krishna, and Ng Ze Kai. 2012. "A Study on the Retirement Planning Behaviour of Working Individuals in Malaysia." 1(2).
- Moure, Garabato Natalia. 2015. "Financial Literacy and Retirement Planning in Chile." *Journal of Pension Economics and Finance* 10(4): 565–84.
- Palací, Francisco, Irene Jiménez, and Gabriela Topa. 2018. "Too Soon to Worry?

Longitudinal Examination of Financial Planning for Retirement among Spanish Aged Workers." *Plos One* 13(12): e0209434. http://dx.plos.org/10.1371/journal.pone.0209434.

Peng, Chen, and Yeong Gug Kim. 2014. "Application of the Stimuli-Organism-Response (S-O-R) Framework to Online Shopping Behavior." *Journal of Internet Commerce* 13(April): 159–76.

Risaf, Karina Aprilia et al. "Abstraksi.": 1–19.

Riset, Kementerian, and Fakultas Ekonomi. "No Title."

- ——. "OtOritaS JaSa Keuangan (OJK) Dan PengawaSan MiKrOPrudenSial."
- Rooij, Maarten Van, Annamaria Lusardi, and Rob Alessie. 2009. "DNB W o r k i n g

  P a p e R." *De Nederlandsche Bank Working Paper* (231).
- Schuchardt, Jane et al. 2007. "Personal Finance: An Interdisciplinary Profession."

  Financial Counseling and Planning 18(1): 61–69.

  http://scholar.google.com/scholar?hl=en&btnG=Search&q=intitle:Personal+Finance+:+An+Interdisciplinary+Profession#0.
- Shafee, Nur Baiti. 2018. "Future Retirement Planning Among Malacca Youth." 10(3): 372–81.
- Shanmugam, Arunagiri, Faudziah Zainal Abidin, and Habibah Tolos. 2017. "Issues in Retirement Confidence among Working Adults in Malaysia: A Conceptual Paper." *IOSR Journal of Economics and Finance (IOSR-JEF)* 8(6): 1–11.
- Singh, Ranjit. 2010. "Behavioral Finance Studies: Emergence and Developments." *The Journal Contemporary Management Research* 4(2): 1–10.

Smyczek, Slawomir, and Justyna Matysiewicz. 2015. "Consumers' Financial Literacy as Tool for Preventing Future Economic Crisis." *Review of Business* 36(1): 19–33.

http://search.proquest.com/business/docview/1732272599/99E63F60ADC948E4 PQ/3?accountid=39260.

Stawski, Robert Steven, and Douglas A Hershey. 2007. "Goal Clarity and Financial Planning Activities as Determinants of Retirement Savings Contributions." (June 2014).

http://www.economicsdiscussion.net/consumption-function/the-life-cycle-theory-ofconsumption-with-diagram/14495

 $\underline{https://www.economicshelp.org/blog/27080/concepts/life-cycle-hypothesis/}$ 

http://www.digitaleconomist.org/lch\_4020.html

 $\underline{https://www.managementstudyguide.com/goal-setting-theory-motivation.htm}$ 

https://medium.com/@adam\_selene/life-cycle-hypothesis-38e3d01726af

Ghozali, Imam & Hengky Latan.(2015). Partial Least Square Konsep, Teknik dan

Aplikasi Menggunakan Program SmartPLS 3.0. Badan Penerbit-Undip.

Sugiyono.(2009).Metode Penelitian Bisnis (Pendekatan Kuantitatif, Kualitatif dan R&D). Alfabeta.