

DAFTAR REFERENSI

- Adler Haymas Manurung, 2012, Teori Perilaku Keuangan (Finance Behaviour), website www.finansialbisnis.com, diakses tanggal 14 Oktober 2015.
- Aminatuzzahra, 2014 **“Persepsi Pengaruh Pengetahuan Keuangan, Sikap Keuangan, Sosial Demografi Terhadap Perilaku Keuangan Dalam Pengambilan Keputusan Investasi Individu”**, Magister Management Universitas Diponegoro, 2014.
- Annamaria Lusardi and Olivia S Mitchell, 2006, “Financial Literacy and Retirement Preparedness: Evidence and Implications for Financial Education”, **Business Economics**, Januari 2007, 35 – 44.
- Ann Shewing Yang, 2013, “Decision Making for Individual Investors: A Measurement of Latent Difficulties”, **J Finance Serv Res**, 44:303-329.
- Augusty Ferdinand, 2011, Edisi 3, **“Metode Penelitian Manajemen”**, Badan Penerbit Universitas Diponegoro, Semarang.
- Badan Pusat Statistik Kabupaten Kudus, “Katalog BPS: 1102001.3319 – Kudus Dalam Angka 2012 – 2013, website <http://www.kuduskab.go.id/data.php>, diakses tanggal 17 Maret 2016.
- Badan Pusat Statistik Kabupaten Kudus, “Konsep Upah Buruh”, website <http://kuduskab.bps.go.id/Subjek/view/id/19#subjekViewTab3|accordion-daftar-subjek2>, diakses tanggal 11 Januari 2016.
- Badan Pusat Statistik Provinsi Jawa Tengah, 2014 “Jumlah Industri, Tenaga Kerja, dan Upah Jawa Tengah 2013”, website <http://jateng.bps.go.id>, diakses tanggal 28 Desember 2015.
- Badan Pusat Statistik Provinsi Jawa Tengah, 2015 “Produk Domestik Regional Bruto (PDRB) Jawa Tengah Tahun 2012 - 2014”, website <http://jateng.bps.go.id>, diakses tanggal 28 Desember 2015.
- Bank Indonesia, 2015, “Kajian Stabilitas Keuangan”, Nomor 24, Maret 2015.
- B. F. Skinner, 1938, **“The Behavior of Organisms: An Experimental Analysis”**, Appleton – Century – Crofts, Inc, New York.
- Cliff A. Robb dan Ann S. Woodyard, 2011, “Financial Knowledge and Best Practice Behavior”, **Association for Financial Counselling and Planning Education**.

- Daniel Kahneman and Amos Tversky, 1979, "Prospect Theory: An Analysis of Decision Under Risk", **Econometrica (pre-1986)**, 47,2; **ABI/INFORM Global**, Volume 42, 263 – 291.
- Gaurav Kabra, Prashant Kumar Mishra, Manoj Kumar Dash, 2010, "Factors Influencing Investment Decision of Generations in India: An Econometric Study", **Asian Journal of Management Research**, ISSN 2229 – 3795, 308 – 326.
- Gregory Southey, 2011, "The Theories of Reasoned Action and Planned Behaviour Applied to Business Decisions", **Journal of New Business Ideas & Trends (JNBIT)**, Volume 9, Issue 1, 43 – 50.
- Haiyang Chen dan Ronald P Volpe, 1998, "An Analysis of Personal Finance Literacy Among College Students", **Financial Service Review**, 7 (2): 107 – 128, ISSN : 1057 – 0810.
- Hersh Shefrin, 2002, **"Beyond Greed and Fear: Understanding Behavioral Finance and The Psychology of Investing"**, Oxford University Press Inc, New York.
- H. Kent Baker dan John R. Nofsinger, 2010, **"Behavioral Finance, Investors, Corporations, and Markets"**, John Wiley & Sons, Inc, Hoboken, New Jersey.
- Imam Ghozali, 2005, **"Aplikasi Analisis Multivariate dengan Program SPSS"**, Badan Penerbit Universitas Diponegoro, Semarang.
- Lembaga Kadence Internasional Indonesia, 20 November 2013, Orang Indonesia Boros dan Banyak Terlilit Utang, <http://www.timlo.net/baca/68719519456/orang-indonesia-boros-dan-banyak-yang-terlilit-utang/>, diakses tanggal 9 Desember 2015.
- Marwan Asri, 2013, Edisi 1 **"Keuangan Keprilakuan"**, BPFE – Yogyakarta, Yogyakarta.
- Minimol M.C dan Lakshmi Harikumar, 2013, " Relationship Between Financial Knowledge, Financial Attitude, and Financial Literacy: A Study Among Investors in Kerala", **International Journal of Applied Financial Management Perspective (c) Pezzottaite Journals**, Volume 2, Number 4, October – December 2013, ISSN (P):2279-0896, (O): 2279-090X.
- Ms. R. Suyam Praba dan K. Malarmathi, 2015, "Decision Making Behaviour Study on Factors Encouraging Individual Investor for Investment", **Asia Pacific Journal of Management & Entrepreneurship Research (APJMER)**, Volume 4, ISSN 227-8098, 212 -230.

- Otoritas Jasa Keuangan, 2016, “Statistik Mingguan Pasar Modal”, Januari Minggu I 2016.
- Otoritas Jasa Keuangan, 2016, “Statistik Perbankan Indonesia”, Maret 2016 Volume 14, no 04.
- Parta Setiawan, 7 Februari 2015, 08:31 am, 10 Pengertian dan Definisi Investasi Menurut Ahli Ekonomi, website www.gurupendidikan.com, diakses tanggal 3 Desember 2015.
- Ricciardi V dan Simon H K, 2000, “What is Behavior Finance?”, **Business, Education, and Technology Journal**, Fall: 1 – 9.
- Sharon M. Danes dan Heather R. Haberman, 2007, “Teen Financial Knowledge, Self Efficacy, and Behavior : A Gender View”, **Association for Financial Counselling and Planning Education**.
- S. Prakash dan Dr. C. Sundar, 2013, “Analysis of Investor Perception and Preferences: Investment Avenue”, **International Journal of Applied Financial Management Perspectives** Pezzottaite Journals, Volume 2, Number 3, ISSN (P): 2279-0896, (O): 2279-090X.
- Uma Sekaran, 2003, Edisi 4 ”**Research Methods for Business – A Skill-Building Approach**”, John Wiley & Sons, Inc, New York.
- Vincentius Andrew dan Nanik Linawati, 2014, ”Hubungan Faktor Demografi dan Pengetahuan Keuangan Dengan Perilaku Keuangan Karyawan Swasta di Surabaya”, **Finesta**, Volume 2, Nomor 02, (2014), 35-39.