

DAFTAR KEPUSTAKAAN

- Ajzen, I. (1991). The theory of planned behaviour. *Organizational behavior and human decision processes*. 50, 179-211.
- Andrew, Vincentius dan Linawati, Nanik. (2014). Hubungan faktor demografi dan pengetahuan keuangan dengan perilaku keuangan karyawan swasta di Surabaya. *FINESTA*, 02 : 35-39.
- Arifin, Agus Zainul. (2017). The Influence of Financial Knowledge, Control and Income on Individual Financial Behavior. *European Research Studies Journal*, XX (3A).
- Arikunto, Suharsimi. (2006). Prosedur Penelitian: Suatu Pendekatan Praktik. Jakarta: PT Rineka Cipta.
- Aro, K. S., & Nurmi, J. (2007). Self-esteem during university studies predicts career characteristics 10 years later. *Journal of Vocational Behavior*, 70, 463-477
- Atinkson, A. and Messy, F.A. (2011). Assesing Financial Literacy In 12 Countries: An OECD/INFE International Pilot Exercise. *Journal of Pension Economics and Finance*, 10(4) : 657 – 665.
- Baron, R. A., Branscombe, N. R., & Bryne, D. 2008. *Social Psychology*, (12th edition). USA: Perason Education, Inc.
- Baumeister, R., F., Campbell, J. D., Krueger, J. I., & Vohs, K. E. (2003). Does High Selfesteem Cause Better Performance, Interpersonal Success, Happiness, or Healthier Lifestyles?. *Psychological Science in the Public Interest*, 4: 1-44.
- Bodie, Z., Kane, A., & Marcus, A. J. (2008). *Investments* (7th Edition ed.). New York: McGraw-Hill.
- Brown, S., Taylor, K., & Price, S. W. (2005). Debt and distress: Evaluating the psychological cost of credit. *Journal of Economic Psychology*, 26, (1), 642–663.
- Bulut, S., Gürkan, A. & Sevil, Ü. (2008). Adölesan gebelikler. *Aile ve Toplum Dergisi*, 4 (13), 37-44.
- Buss. 1973. *Psychology, Man in Perspective*. New York: John Wiley & Sons, Inc.
- Cummins, M.M. Haskell, J.H, Jenkins S.J. (2009). Financial Attitudes and Spending Habits of University Freshmen. *Journal of Economics and Economic Education Research* 10, 1

- Desmita. (2010). Psikologi Perkembangan. Bandung: PT Remaja Rosdakarya.
- Dew, Jeffery dan Xiao Jing Jian. (2011). *The Financial Management Behavior Scale: Development and Vation*.Journal of Financial Counseling and Planning Volume 22: 43-59.
- Ghozali, Imam. (2006). Aplikasi Analisis Multivarite dengan SPSS. Cetakan Keempat. Badan Penerbit Universitas Diponegoro: Semarang.
- Ghozali, Imam. 2012.* Aplikasi Analisis Multivariate dengan Program IBM SPSS. Yogyakarta: Universitas Diponegoro
- Gilmore, J.V. (1974). The productive personality, San fransisco: albion publishing.
- Gitman, Lawrence. (2002). Principle of Managerial Finance (10th ed). Prentice Hall: New Jersey.
- Hadjali, Hamid Reza., Meysam Salimi, Masoumeh Sadat A. (2012). Exploring Main Factors Affecting On Impulse Buying Behaviors. *Journal Of American Sains*, 8 (1), pp. 245-251
- Hair, J.F., W.C. Black, B.J. Babin, R.E. Anderson, R.L.Tatham, (2010). Multivariate Data Analysis, 7 Ed. New Jersey : Prentice Hall
- Halim, Yopie Kurnia Erista dan Astuti, Dewi. (2015). Financial Stressors, Financial Behavior, Risk Tolerance, Financial Solvency, Financial Knowledge, dan Kepuasan Finansial. FINESTA, Vol. 3, 19-23.
- Handi, A. K. & Mahastanti, L. A. (2012). Perilaku Penggunaan Uang: Apakah Berbeda Untuk Jenis Kelamin Dan Kesulitan Keuangan.
- Hasibuan, Malayu S.P. (2010). Manajemen Sumber Daya Manusia. Jakarta: PT Bumi Aksara.
- Hayhoe, C.R., Leach, L., & Turner, P. R. (1999). Discriminating the Number of Credit Cards Held by College Students Using Credit Card and Money Attitudes. *Journal of Economic Psychology*, 20: 643-656
- Henry Faizal Noor. (2009). Investasi, Pengelolaan Keuangan Bisnis,dan Pengembangan Ekonomi Masyarakat. Jakarta: Indeks.
- Herdjiono, Irine dan Damanik , Lady Angela. (2016). Pengaruh *Financial Attitude, Financial Knowledge, Parental Income* Terhadap *Financial Management Behavior*. Jurnal Manajemen Teori dan Terapan No. 3.
- Hilgert, M. A., Hogarth, J. M., & Beverly, S. G. (2003). Household financial management: The connection between knowledge and behavior. *Federal Reserve Bulletin*, 309-322

- Huddleston, P. & Minahan, S. 2011. Consumer behavior:Women and shopping .New York: cumBusiness Expert Press.
- Ida dan Dwinta, Cinthia Yohana. (2010). Pengaruh Locus of Control, Financial Knowledge, Income Terhadap Financial Management Behavior. Jurnal Bisnis Dan Akuntansi, Vol. 12, No. 3, 131 -144.
- Javed, M. K., Degong, Ma & Qadeer, T. (2017). Importance of Financial Knowledge And Self-Esteem In Determining Individuals' Financial Behavior. Proceedings of Academics World 76th International Conference: 56-59. Malaysia, 3rd August 2017.
- Joo, S., & Grable, J. E. (2004). An Exploratory Framework of The Determinants of Financial Satisfaction. *Journal of Family and Economic Issues*, 25, 25-50.
- Juen, Teo Tze, et al. (2013). The Influence of Financial Knowledge, Financial Practices and Self Esteem On Money Management Skills of Young Adults. *Malaysian Journal of Youth Studies*, 23-37.
- Kholilah, Naila Al dan Iramani Rr .(2013). Studi Financial Management Behavior Pada Masyarakat Surabaya. Journal of Business and Banking, Vol 3, No. 1, 69 – 80.*
- Kiyosaki, Robert T. (2009). *The Cash Flow Quadrant*. Gramedia, Jakarta..
- Klontz, Brad et al. (2011). Money Beliefs and Financial Behaviors: Development of the Klontz Money Script Inventory. *The Journal of Financial Therapy*, Vol 2(1), 1-22.
- Krishna, A., R. Rofaida dan M. Sari. 2010. Analisis Tingkat Literasi Keuangan di Kalangan Mahasiswa dan Faktor-faktor yang Mempengaruhinya (Survey pada Mahasiswa Universitas Pendidikan Indonesia). Proceedings of The 4th International Conference on Teacher Education.
- Lee, Jinkook and Hogarth, Jeanne M. (1999). The Price of Money: Consumer Understandingof APRs and Contract Interest Rates. *Journal of Public Policy and Marketing*, 18 (Spring), hlm. 66–76.
- Marsh, Brant A. (2006). Examining The Personal Finance Attitudes, Behaviors, And Knowledge Levels Of First-Year And Senior Students At BaptistUniversities In The State Of Texas. Disertasi.
- Mien, Nguyen T. N. dan Thao, T. P. (2015). Factor affecting personal financial management behaviours: Evidence from Vietnam. *Proceedings of the Second Asia-Pasific Conference on Global Business, Economics, Finance and Social Science*.
- Muhson, Ali. (2013). Teknik Analisis Data. Metodologi Penelitian Pendidikan.

- Nandanan, Padma & Fernandez, S. P. (2017). A study on the gender differences in the spending attitude and behavior of IT professionals in Urban Bangalore. *International Journal of Business and Management Invention*, 6(7):55-59.
- Neymotin, F. (2010). Linking self-esteem with the tendency to engage in financial planning. *Journal of Economic Psychology*, 31:996-1007.
- Ningsih, R. O. & Rita, M. R. (2010) "Financial Attitude dan Komunikasi Keluarga Pengeluaran Uang Saku: Ditinjau Dari Perbedaan Gender". *JMK*, 8(2).
- Ningsih, Retno Utami dan Rita, Maria Rio. (2010). *Financial Attitudes dan Komunikasi Keluarga Tentang Pengeluaran Uang Saku : Ditinjau dari Perbedaan Gender*. *JMK*, 8(2).
- Orton, L. 2007. Financial Literacy: Lesson From International Experience. CPRN Research Report, September 2007, pp. 1-63.
- Panigoro, Attalarik Syah. (2011). Analisa Kepribadian dan Gender Terhadap Perencanaan Keuangan Pribadi pada Mahasiswa Fakultas Ekonomi UPN "veteran" Jawa timur, Skripsi Program S1 Fakultas Ekonomi Universitas Pembangunan Nasional "Veteran" Jawa Timur.
- Parrota, J. L. & Johnson, P. J. 1998. The Impact Of Financial Attitudes And Knowledge On Financial Management And Satisfaction Of Recently Married Individuals. *Association for Financial Counseling and Planning Education*.
- Perry, V.G. & Morris, M.D. (2015). Who Is In Control? The Role of Self-Perception, Knowledge, and Income In Explaining Consumer Financial Behavior. *The Journal of Consumer Affairs*, 39 (2)
- Potter, Jeff et al. (2002). Global self esteem across the life span. *Journal Psychology and Aging*, 17: 423-434.
- Putra , Rizky Eka.(2015).J A Pengertian Behavior Finance.
<http://firtsblogger.blogspot.co.id/2015/04/pengertian-behavior-finance.html>
(diakses tanggal 28 februari 2017)
- Refera, Matevos Kebede, and Kolech, Aby Getahun. (2015). Personal Financial Management Capability Among Employees In Jimma Town, Southwest Ethiopia : A Pilot Study. *European Journal of Contemporary Economics and Management*, 2(2) : 29 – 53.
- Republika. (22 April 2014). Walhi Nilai Pengurangan Perilaku Konsumtif Dapat Selamatkan Bumi.
<http://www.republika.co.id/berita/nasional/umum/14/04/22/n4fcxs-walhi-nil%20ai-pengurangan-perilaku-konsumtif-dapat-selamatkan-bumi>
- Ricciardi V. And Simon, H, K. (2000). What is Behavior in Finance? *Business, Education, and Technology Journal*, Fall: 1 – 9

- Rosenberg, M., Schooler, C., Schoenbach, C., & Rosernberg F. (1995). Global Self-esteem and Specific Self-Esteem Different Concepts, Different Outcomes. *American Sociological Review*, 60 (1): 141-156.
- Sabri, Mohamad Fazli et al. (2008). Financial behavior and Problems among College Students in Malaysia: Research and Education Implication. *Consumer Interests Annual*. Vol 54.
- Saputra, Yulius Eka Agung. (2014). Manajemen dan Perilaku Organisasi. Yogyakarta: Graha Ilmu.*
- Sekaran, Uma. (2006). Metodologi Penelitian Untuk Bisnis: Edisi Keempat. Jakarta: Salemba Empat.
- Sekaran, Uma. 2011. Research Methods fr Business. Buku 2. Jakarta: Salemba Empat.
- Semuel, Hatane. 2007. Pengaruh Stimulus Media Iklan, Uang Saku, Usia Dan Gender Terhadap Kecenderungan Perilaku Pembelian Impulsif (Studi Kasus Produk Pariwisata). *Jurnal Manajemen Pemasaran*, 2(1), hal: 31-42.
- Septiani, Nina & Rita, M.R. (2013). Melek Finansial Dan Spending Habits Berdasarkan Jenis Kelamin (Studi Empiris Pada Mahasiswa/I Di FEB Uksw). Fakultas Ekonomi dan Bisnis Universitas Kristen Satya Wacana.
- Shohin, Muhammad. (2015). Sikap terhadap uang dan perilaku berhutang. *Jurnal Psikologi Terapan*, 03 (01)
- Sina, Peter Garlans. (2014). Motivasi Sebagai Penentu Perencanaan Keuangan (Suatu Studi Pustaka). *Jurnal Ilmiah Akuntansi dan Bisnis*, Vol. 9(1)
- Sina, Peter Garlans. 2013. Money Belief Penentu Financial behavior. Universitas Kristen Satya Wacana, 92-101.
- Stuart and Sundeen. (1991).Principles and Practice of Psychiatric Nursing ed 4. Stlouis : The CV Mosby year book.
- Sudrajad, Akhmad. (2009). “Konsep Harga Diri” .
<https://akhmadsudrajat.wordpress.com/2009/05/16/harga-diri/> (diakses tanggal 1 maret 2017)
- Sugiyono. (2008). Metode Penelitian Bisnis. Bandung: Alfabeta.
- Sugiyono. (2011). Metode Penelitian Pendidikan (Pendekatan Kuantitatif, Kualitatif dan R&D). Bandung: Alfabeta.
- Sugiyono. (2013). Metode Penelitian Kuantitatif, Kualitatif dan R&D. Bandung: Alfabeta.

- Taneja, R. Machanda. (2012). Money attitude: An Abridgement. *Journal OF Arts, Science and Commerce*, 3(3):94-98
- Tang, Ning, Baker, Andrew. (2016). Self –Esteem, Financial Knowledge and Financial behavior. *Journal of Economic Psychology*, 1-40.
- Tang, Ning. (2016). Like Father Like Son: How Does Parents' Financial behavior Affect Their Children's Financial behavior?. *The Journal of Consumer Affairs*, 1-28.
- Tempo.co. (7 Desember 2016). Survei : Pria Lebih Banyak Belanja Online Dibanding Wanita. <https://bisnis.tempo.co/read/825954/survei-pria-lebih-banyak-belanja-online-dibanding-wanita>
- Teng, Fei, dkk.(2016). Money and Relationship: When and Why Thinking about Money Leads People to Approach Other. *Organizational Behaviour and Human Decision Processes*, 137 (2016): 58-70.
- Tjandrasa, Benny Budiawan. (2014). Perkembangan Behavioral Finance di Indonesia dan Mancanegara. *Forum Manajemen Indonesia*, 1-10.
- Verplanken, B. and Herabadi, A., 2001. Individual differences in impulse buying tendency:feeling and no thinking. *European Journal of Personality*, 15 (S1), S71-S83.
- Wittasari, A. D. (2008). *Wanita Pekerja Rentan Gila Belanja*. Jakarta: Kartini.
- Yulianti, Norma dan Silvy, Meliza. 2013. Sikap Pengelola Keuangan dan Perilaku Perencanaan Investasi Keluarga Di Surabaya. *Journal of Business and Banking*, 3 (1).
- Yunisha, Fransisca . (24 Juni 2015). Wanita Vs Prilaku Konsumtif. Kompasiana. http://www.kompasiana.com/miracle_sisca/wanita-vs-prilaku-konsumtif_55109b9ca33311303cba8581
- Zahroh, Fatimatus. 2014. Menguji Tingkat Pengetahuan keuangan, Sikap Keuangan Pribadi, dan Perilaku Keuangan Pribadi Mahasiswa Jurusan Manajemen Fakultas Ekonomika dan Bisnis Semester 3 dan Semester 7. Skripsi. FEB Undip.
- Zakaria, R. H, Jaafar, N. I. M. & Marican, S. (2012) "Financial Behavior And Financial Position: A Structural Equalizing Modelling Approach". *Middle-East Journal of Scientific Research*,11(5), 602-609.
- Zimbardo. (2000). *Psychology and Life*. United State of America: Scott, Foresman.