

DAFTAR PUSTAKA

- Abiddin, N. Z., & Ismail, A. (2012). Exploring student development theory in enhancing learning through supervision. *dalam International Journal of Academic Research in Progressive Education and Development*, 1(1), 213-223. <https://doi.org/02.1003/c103847-014-02649-9>
- Agarwalla, S. K., Barua, S. K., Jacob, J., & Varma, J. R. (2015). Financial literacy among working young in urban India. *World Development*, 67, 101-109. <https://doi.org/10.1007/s193746-083-02746-3>
- Ajzen, I. (2011). The theory of planned behaviour: reactions and reflections.
- Akben-Selcuk, E. (2015). Factors Influencing College Students' Financial Behaviors in Turkey: Evidence from a National Survey. *International Journal of Economics and Finance*, 7(6), 87. <https://doi.org/10.1016/j.jbusres.2015.03.012>
- Al Kholilah, N., & Iramani, R. (2013). Studi Financial Management Behavior pada Masyarakat Surabaya. *Journal of Business & Banking*, 3(1), 69-80. <https://doi.org/10.1207/b15439579fkwb0708>
- Allport, G. W. (1935). Attitudes. In C. Murchison (Ed.), *Handbook of socialpsychology* (Vol. 2). Worchester, MA: Clark University Press.
- Archuleta, K. L., Dale, A., & Spann, S. M. (2013). College Students and Financial Distress: Exploring Debt, Financial Satisfaction, and Financial Anxiety. *Journal of Financial Counseling and Planning*, 24(2), 50-62. <https://doi.org/10.1331/j.1745-9202.2001.od00211>
- Atkinson, A., & Messy, F. A. (2012). Measuring financial literacy.
- Bank Indonesia (2018, Juli) *Survey Konsumen Juli 2018 oleh Bank Indonesia*, Juli 5, 2018. <http://www.bi.go.id/id/publikasi/survei/konsumen/Pages/SK-Juli-2018.aspx>.
- Bowling, A., & Windsor, J. (2001). Towards the good life: A population survey of dimensions of quality of life. *Journal of Happiness Studies*, 2(1), 55-82. <https://doi.org/10.1081/ejwod.12209>
- Bonsu, S.K. (2008), "Ghanaian attitudes towards money in consumer culture", *International Journal of Consumer Studies*, No. 2, Vol. 32, pp. 171-178. <https://doi.org/10.1300/J087v08n01>
- Chen, E.Z., Dowling, N.A. and Yap, K. (2012), "An examination of gambling behavior in relation to financial management behavior, financial attitudes, and money attitudes", *International Journal of Mental Health and Addiction*, No. 2, Vol. 10, pp. 231-242. [https://doi.org/10.1016/0922-8869\(96\)89934](https://doi.org/10.1016/0922-8869(96)89934)

- Cleveland, M., Laroche, M., & Papadopoulos, N. (2009). Cosmopolitanism, consumer ethnocentrism, and materialism: An eight-country study of antecedents and outcomes. *Journal of International Marketing*, 17(1), 116-146. <https://doi.org/10.39756/s10753>
- Cole, S. A., & Shastry, G. K. (2009). *Smart money: The effect of education, cognitive ability, and financial literacy on financial market participation* (pp. 09-071). Boston, MA: Harvard Business School. <https://doi.org/10.387656/657889>
- Durvasula, S., & Lysonski, S. (2010). Money, money, money—how do attitudes toward money impact vanity and materialism?—the case of young Chinese consumers. *Journal of Consumer Marketing*, 27(2), 169-179. <https://doi.org/10.2010/j.1745-6606.2010.08868>
- Deckop, J. R., Jurkiewicz, C. L., & Giacalone, R. A. (2010). Effects of materialism on work-related personal well-being. *Human Relations*, 63(7), 1007-1030. <https://doi.org/10.0868/x11599-013-0865-7>
- Dowling, N., Tim, C., & Hoiles, L. (2009). Financial management practices and money attitudes as determinants of financial problems and dissatisfaction in young male Australian workers. <https://doi.org/10.1009/978-0-678-75790>
- Faber, R. J., & O'guinn, T. C. (1992). A clinical screener for compulsive buying. *Journal of consumer Research*, 19(3), 459-469. on work-related personal well-being. *Human Relations*, 63(7), 1007-1030. <https://doi.org/10.1787/5kmddpz7m9zq-en>
- Falahati, L., Paim, L., Ismail, M., Haron, S. A., & Masud, J. (2011). Assessment of university students financial management skills and educational needs. *African Journal of Business Management*, 5(15), 6085-6091. <https://doi.org/10.1017/S1474747211000497>
- Falahati, L., Sabri, M. F., & Paim, L. H. (2012). Assessment a model of financial satisfaction predictors: examining the mediate effect of financial behavior and financial strain. *World Applied Sciences Journal*, 20(2), 190-197. <https://doi.org/10.55889/di.26.2.09>
- Ferrer-i-Carbonell, A., & Gërkhani, K. (2011). Financial Satisfaction and (in) formal Sector in a Transition Country. *Social Indicators Research*, 102(2), 315-331. <https://doi.org/10.1098/rstb.2011.0050>
- Garman, E. T., & Fogue, R. (2011). *Personal finance*. Cengage Learning. Tersedia: https://books.google.co.id/books?hl=en&lr=&id=8QAKAAAAQBAJ&oi=fnd&pg=PR3&dq=behaviors+success+personal+finance&ots=pMnvekjjYU&sig=wImRsA7thAs-bEx6trrYOi40Rg&redir_esc=y#v=onepage&q=behaviors%20success%20personal%20finance&f=false

- Ghozali, I. (2006). *Aplikasi analisis multivariate dengan program SPSS*. Badan Penerbit Universitas Diponegoro.
- Gitman, L. J., Juchau, R., & Flanagan, J. (2011). *Principles of managerial finance*. Pearson Higher Education AU.
- Hadi, S. (2006). Metodologi Penelitian Kuantitatif untuk Akuntansi dan Keuangan. *Yogyakarta: Ekonisia*.
- Hair, J. F., Black, W. C., Babin, B. J., Anderson, R. E., & Tatham, R. L. (2010). *Multivariate Data Analysis* (ed.): Pearson Prentice Hall. <https://doi.org/10.1080/15363750701331562>
- Hsee, C. K., Yang, Y., Li, N., & Shen, L. (2009). Wealth, warmth, and well being: Whether happiness is relative or absolute depends on whether it is about money, acquisition, or consumption. *Journal of Marketing Research*, 46(3), 396-409. <https://doi.org/10.1016/j.joep.2010.10.006>
- Howell, R. T., Kurai, M., & Tam, L. (2013). Money buys financial security and psychological need satisfaction: Testing need theory in affluence. *Social Indicators Research*, 110(1), 17-29. <https://doi.org/10.1111/j.1745-6606.2010.01169>
- IDA, I., & DWINTA, C. Y. (2010). Pengaruh Locus Of Control, financial knowledge, income terhadap financial management behavior. *Jurnal Bisnis dan Akuntansi*, 12(3), 131-144. <https://doi.org/10.1111/j.1745-6606.2001.tb00111>
- Ika, A. (2011). Personality traits sebagai penentu perencanaan keuangan keluarga (suatu kajian pustaka). *Ragam Jurnal Pengembangan Humaniora*, 11(2), 118-126. <https://doi.org/10.1108/02656710210415703>
- Jeries, N., & Allen, C. M. (1986, April). Satisfaction/dissatisfaction with financial management among married students. In *Proceedings of American Council on Consumer Interests Annual Conference* (pp. 63-69). [https://doi.org/10.1016/S0191-8869\(95\)00133](https://doi.org/10.1016/S0191-8869(95)00133)
- Joo, S. H., & Grable, J. E. (2004). An exploratory framework of the determinants of financial satisfaction. *Journal of family and economic Issues*, 25(1), 25-50. <https://doi.org/10.1207/s15327752jpa4605>
- JR Kapoor, D. labay, Robert J. Hughes (2014) *Personal Finance : Finance, Insurance, and Real Est McGraw-Hill Education*; 11 edition
- Khare, A. (2014). Money attitudes, materialism, and compulsiveness: Scale development and validation. *Journal of Global Marketing*, 27(1), 30-45. [https://doi.org/10.1016/S0167-2681\(02\)00140-3](https://doi.org/10.1016/S0167-2681(02)00140-3)
- Khare, A. (2015). Influence of materialism and money attitudes on credit card use. *International Journal of Business Competition and Growth*, 4(1-2), 57-78. <https://doi.org/10.1016/j.joep.2011.02.004>

- Klontz, B., Britt, S. L., Mentzer, J., & Klontz, T. (2011). Money Beliefs and Financial Behaviors: Development of the Klontz Money Script Inventory. *Journal of Financial Therapy*, 2. <https://doi.org/10.1007/s11205-014-0583-0>
- Kyrios, M. (2011). The psychology of consumption. *Urban Consumption*, 93-105.
- Lemrová, S., Reiterová, E., Fatěnová, R., Lemr, K. and Tang, T.L.P. (2014), "Money is power: Monetary intelligence—love of money and temptation of materialism among Czech University students", *Journal of Business Ethics*, No. 2, Vol. 125, pp. 329-348. <https://doi.org/10.1007/s10834-007-9087-2>
- Lertwannawit, A., & Mandhachitara, R. (2012). Interpersonal effects on fashion consciousness and status consumption moderated by materialism in metropolitan men. *Journal of Business Research*, 65(10), 1408-1416. <https://doi.org/10.1016/j.jbusres.2017.03.013>
- Li, Y., & LI, Z. X. (2012). An Exploration of Inner Psychological Mechanism for Materialism Values [J]. *Journal of Harbin Institute of Technology (Social Sciences Edition)*, 6, 005. <https://doi.org/10.1207/s15427579jpfm0702>
- Lusardi, A., Mitchell, O. S., & Curto, V. (2010). Financial literacy among the young. *Journal of consumer affairs*, 44(2), 358-380. <https://doi.org/10.1111/j.1745-6606.2001.tb00107>
- Markova, I., Linell, P. and Gillespie, A. (2008), "Trust and distrust in society, Trust and distrust", *Sociocultural perspectives*, pp. 3-27. <https://doi.org/10.1111/j.1540-6261.2011.01696>
- Masuo, D.M., Malroux, Y.L., Hanashiro, R. and Kim, J.H. (2004) 'College students' money beliefs and behaviours: an Asian perspective', *Journal of Family and Economic Issues*, Vol. 25, No. 4, pp.469-481. <https://doi.org/10.1111/joes.12124>
- Mien, N. T., & Thao, T. P. (2015). Factors affecting personal financial Management behaviors: evidence from vietnam. In *Proceedings of the Second Asia-Pacific Conference on Global Business, Economics, Finance and Social Sciences AP15, Danang-Vietnam* (pp. 1-16). <https://doi.org/10.1300/J087v22n01>
- Miller, M., Reichelstein, J., Salas, C., & Zia, B. (2014). Can you help someone become financially capable? a meta-analysis of the literature. [https://doi.org/10.1016/0191-8869\(84\)90025-4](https://doi.org/10.1016/0191-8869(84)90025-4)
- Mishra, J. K., Tatzel, M., Arun, B. K., & Abidi, N. (2014). Money attitudes as predictors of materialism and compulsive buying, and gender demographics, in the 'new India'. *International Journal of Indian Culture and Business Management*, 9(3), 301-315. <https://doi.org/10.3386/n389273>
- Modesto Veludo-de-Oliveira, T., Augusto Falciano, M., & Villas Boas Perito, R. (2014). Effects of credit card usage on young Brazilians' compulsive

- buying. *Young Consumers*, 15(2), 111-124. <https://doi.org/15.1831/j.1745-6606.2014.93928378>
- Morgan, J. N. (1992). Health, work, economic status, and happiness. *Aging, money, and life satisfaction: Aspects of financial gerontology*, 101-133. <https://doi.org/18.1075/s11205-182-0273-8>
- Mowen, J. and Spears, N. (1999) 'Understanding compulsive buying among college students: a hierarchical approach', *Journal of Consumer Psychology*, Vol. 8, No. 4, pp.407-425. <https://doi.org/10.1999/978-0-836-75734>
- Shohib, M. (2016). Sikap Terhadap Uang Dan Perilaku Berhutang. *Jurnal Ilmiah Psikologi Terapan*, 3(1), 132-143. <https://doi.org/10.1023/B:JEEL.0000016292.379>
- Kurniawan, F. Y., & Suparna, G. (2012). Peran Kepemilikan Kartu Kredit Dalam Memoderasi Pengaruh Kontrol Diri Dan Atmosfer Gerai Terhadap Perilaku Belanja Kompulsif Konsumen Pakaian Di Kuta. *Jurnal Ekonomi Universitas Udayana. Bali*. <https://doi.org/10.1016/j.joep.2012.02.013>
- Nazir, M. (2005). Metode Penelitian Sosek.
- Ng, H.K., Tam, K.P. and Shu, T.M. (2011), "The money attitude of covert and overt narcissists", *Personality and Individual Differences*, No. 2, Vol. 51, pp. 160-165. [https://doi.org/10.1016/S0167-2681\(51\)00140-3](https://doi.org/10.1016/S0167-2681(51)00140-3)
- Ozmete, E., & Hira, T. (2011). Conceptual analysis of behavioral theories/models: Application to financial behavior. *European Journal of Social Sciences*, 18(3), 386-404. <https://doi.org/10.1207/s15328839jpa4605>
- Paluri, R. A., & Mehra, S. (2016). Financial attitude based segmentation of women in India: an exploratory study. *International Journal of Bank Marketing*, 34(5), 670-689. [https://doi.org/10.1016/L0191-8869\(95\)0273-3](https://doi.org/10.1016/L0191-8869(95)0273-3)
- Priyatno, D. (2010). Paham analisa statistik data dengan SPSS. Yogyakarta: Mediakom.
- Richins, M. L., & Dawson, S. (1992). A consumer values orientation for materialism and its measurement: Scale development and validation *Journal of consumer research*, 19(3), 303-316. <https://doi.org/10.1108/026567183604175883>
- Rimple, M., Srikant, M., Naseem, A., & Kumar, M. J. (2015). A study of interaction of materialism and money attitude and its impact on car purchase. *Management & Marketing*, 10(3), 245-269. <https://doi.org/10.1111/j.1745-6606.2015.tb00111>
- Rajna, A., Ezat, W.P.S., Junid, S.A., Moshiri, H., 2011. Financial Management Attitude and Practice among the Medical Practitioners in Public and Private Medical Service in Malaysia, *International Journal of Business and Management*, 6(8): 105-113. <https://doi.org/10.1177/1090198112484937>

- Robb, C. & Woodyard, A. S. (2011). Financial Knowledge and Best Practice Behavior. *Journal of Financial Counseling and Planning*, (205), 60–70. <https://doi.org/10.1111/j.1745-6606.2011.08483>
- Roberts, J.A. and Jones, E. (2001) ‘Money attitudes, credit card use and compulsive buying among American college students’, *Journal of Consumer Affairs*, Vol. 35, No. 21, pp.213–240. <https://doi.org/10.1016/j.joep.2001.10.006>
- Sabri, M. F., & Zakaria, N. F. (2015). The Influence of Financial Literacy, Money Attitude, Financial Strain and Financial Capability on Young Employees' Financial Well-being. *Pertanika Journal of Social Sciences & Humanities*, 23(4). <https://doi.org/10.1111/j.1745-3993.2015.00016>.
- Sahi, S. K. (2013). Demographic and socio-economic determinants of financial satisfaction: A study of SEC- A segment of individual investors in India. *International Journal of Social Economics*, 12(2), 127–150. <https://www.oecd.org/finance/financial-education/8559928584.pdf>
- Sekaran, U. (2006). *Metode Penelitian Bisnis 2 Edisi 4*. Jakarta: Salemba Empat.
- Sholihah, N. A., & Kuswardani, I. (2015). Hubungan antara gaya hidup hedonis dan konformitas teman sebaya dengan perilaku konsumtif terhadap ponsel pada remaja. <https://doi.org/10.1080/15363764924331562>
- Sjam, A. A. (2015). Financial Literacy of College Students: Determinants and Implications. *Jurnal Manajemen Maranatha*, 15(1). <https://doi.org/10.1098/rstb.2015.0015>
- Silvy, M., & Yulianti, N. (2013). Sikap Pengelola Keuangan dan Perilaku Perencanaan Investasi Keluarga di Surabaya. *Journal of Business & Banking*, 3(1), 57-68. <https://doi.org/10.5559/di.26.2.02>
- Simmel, G. (2004). *The philosophy of money*. Routledge.
- Sina, P. G. (2013). Money Belief Penentu Financial Behavior. *Jurnal Economia*, 9(1), 92-101. <https://doi.org/10.1017/S1474747219877497>
- Spinella, M., Lester, D., & Yang, B. (2014). Compulsive buying tendencies and personal finances. *Psychological reports*, 115(3), 670-674. <https://doi.org/10.1787/5jmmdgz7m9zq-en>
- Sugiyono, P. D. (2013). *Metode Penelitian Manajemen*. Bandung: Alfabeta, CV.
- Taneja, R. M. 2012. Money attitude-an abridgement. *Researchers World*, 3(3), 94. <https://doi.org/10.1023/B:JEEI.0000016722.37994.9f>
- Tang, T.L.P. and Gilbert, P.R. (1995) ‘Attitudes toward money as related to intrinsic and extrinsic job satisfaction, stress and work-related attitudes’, *Personality and Individual Differences*, Vol. 19, No. 3, pp.327–332. <https://doi.org/10.1007/978-0-387-789403>

- Tatzel, M. (2002). "Money worlds" and well-being: An integration of money dispositions, materialism and price-related behavior. *Journal of Economic Psychology*, 23(1), 103-126. <https://doi.org/10.1007/s11205-013-9365-8>
- Trinh, V. D., & Phau, I. (2012). A new set of measurements for the materialism scale. <https://doi.org/10.1111/j.1745-6606.2010.09742>
- Valence, G., d'Astous, A. and Fortier, L. (1988) 'Compulsive buying: concept and measurement', *Journal of Consumer Policy*, Vol. 11, No. 4, pp.419-433. <http://www.ncbi.gov/pubmed/9187365>
- Von Stumm, S., O'Creevy, M. F., & Furnham, A. (2013). Financial capability, money attitudes and socioeconomic status: Risks for experiencing adverse financial events. *Personality and Individual Differences*, 54(3), 344-349. <https://doi.org/10.3386/w1846>
- Warsono, W. (2011). Prinsip-Prinsip dan Praktik Keuangan Pribadi. *Jurnal Salam*, 13(2). [https://doi.org/10.1016/0191-8869\(80\)09825-4](https://doi.org/10.1016/0191-8869(80)09825-4)
- Watson, D. C. (2014). A Model of the Materialistic Self. *North American Journal of Psychology*, 16(1). <https://doi.org/10.1300/J087s9801>
- Widyawati, I. (2012). Faktor-faktor yang mempengaruhi literasi finansial mahasiswa fakultas ekonomi dan bisnis Universitas Brawijaya. *Assets: Jurnal Akuntansi dan Pendidikan*, 1(1), 89-99. <https://doi.org/10.1111/joes.12132>
- Williams, A. D., & Grisham, J. R. (2012). Impulsivity, emotion regulation, and mindful attentional focus in compulsive buying. *Cognitive Therapy and Research*, 36(5), 451-457. <https://doi.org/10.1111/j.1540-6261.2012.01457>
- Lim, C. S. (2012). Financial satisfaction and intergenerational resource transfers among urban older Malaysians. *American Journal of Scientific Research*, 43, 3234. <https://doi.org/10.1111/j.1745-6606.2012.tb00105>
- Xiao, J.J, Dew, J., 2011. The financial management behavior scale: development and validation, *Journal of Financial Counseling and Planning*, 22(1): 49-53. <https://doi.org/10.1207/s15427579jpfm0702>
- Xiao, J. J., Chen, C., & Chen, F. (2014). Consumer financial capability and financial satisfaction. *Social Indicators Research*, 118(1), 415-432. <https://doi.org/10.1016/j.jbusres.2014.03.013>
- Yamauchi, K. T., & Templer, D. J. (1982). The development of a money attitude scale. *Journal of personality assessment*, 46(5), 522-528. <https://doi.org/10.1007/s10834-007-9874-2>
- Yamin, Sofyan dan Heri Kurniawan. (2009) *SPSS Complete: Teknik Analisis Statistik Terlengkap dengan Software SPSS*. Jakarta: Salemba Empat. 120(1), 137-156. <https://doi.org/10.1007/s11635-014-0583-0>