

## DAFTAR PUSTAKA

- Aboagyea, J., & Jung, J. Y. (2018). Debt Holding, Financial Behavior, and Financial Satisfaction. *Journal of Financial Counseling and Planning*, 29(2), 208-217.
- Ajzen, I. (2005). *Attitude, Personality and Behaviour*. McGraw-Hill Education (UK).
- Ali, A., Rahman, M. S., & Bakar, A. (2015). Financial Satisfaction and the Influence of Financial Literacy in Malaysia. *Social Indicator Research*, 137-156.
- Ali, H., & Purwandi, L. (2017). *Millenial Nusantara*. Jakarta: PT. Gramedia Pustaka Utama.
- Andarsari, P. R., & Ningtyas, M. N. (2019). the Role of Financial Literacy on Financial Behaviour. *Journal of Accounting and Business Education*, 4(1), 24-33.
- Anggirani, N. (2017). Pengaruh Risk Tolerance, Overconfidence, dan Literasi Keuangan Terhadap pengambilan Keputusan Investasi Masyarakat Surabaya. *STIE Perbanas*.
- Arifin, A. Z. (2018). Influence of Financial Attitude, Financial Behaviour, Financial Capability on Financial Satisfaction. *Advance in Social Science, Education, and Humanities Research*, 186, 100-103.
- Baker, H. K., & Nofsinger, J. R. (2010). *Behavioral Finance: Investors, Corporations, and Markets*. John Wiley & Sons.
- Bandura, A., & Wood, R. (1989). Social Cognitive Theory Of Organizational Commitment. *Academy of Management Review*, 14(3), 361-384.
- BKPM. (2020). Pengaruh Covid-19 terhadap Investasi di Indonesia. Indonesia.
- Brandon, D. P., & Smith, C. M. (2009). prospective Teacher's Financial Knowledge and Teaching Self-Efficacy. *Journal of Family & Consumer Sciences Education*, 27(1).
- Budiati, I., Susianto, D., Adi, D. W., Ayuni, S., Reagan, H. A., Larasaty, P., et al. (2018). *Statistik Gender Tematik: Profil Generasi Milenial Indonesia*. Jakarta: Kementerian Pemberdayaan Perempuan dan Perlindungan Anak.

- Campbell, A. (1981). The Sense of Well-Being in America: Recent Patterns and Trends. *America Political Science Review*, 75(3), 763-764.
- Carter, T. J. (2014). *The Psychological Science of Spending Money*. New York: Springer Science+Business Media New York 2014.
- Chandra, J. W., & Memarista, G. (2015). Faktor-Faktor Yang Mempengaruhi Financial Satisfaction pada Mahasiswa Universitas Kristen petra. *FINESTA*, 3(2), 1-6.
- Chen, H., & Volpe, R. P. (1998). An Analysis of Personal Financial Literacy Among College Students. *Financial Services Review*, 7(2), 107-128.
- Coskuner, D. (2016). Understanding Factors affecting Financial Satisfaction: The Influence of Financial Behaviour, Financial Knowledge and Demographics. *Imperial Journal of Interdisciplinary Research (IJIR)*, 2(5), 377-385.
- Danes, S. M. (1994). Parental Perceptions of Children's Financial Socialization. *Financial Counseling and Planning*, 5, 127-149.
- Davis, E. P., & Helmick, S. A. (1985). Family Financial Satisfaction: The Impact of Reference Points. *Home Economics Research Journal*, 14(1), 123-131.
- Delvi, A. N. (2018). Pengaruh Income, Financial Behaviour, Financial Knowledge, Financial Behaviour dan Childhood Consumer Experience Terhadap Financial Satisfaction Pada Pegawai PT. Perusahaan listrik Negara (persero) Wilayah Sumatera Utara. *Repositori Institusi USu*, 1-144.
- Dew, J., & Xiao, J. J. (2011). The Financial Management Behavior Scale: Development and Validation. *Journal of Financial Counseling and Planning Education*, 22(1), 43-59.
- Falahati, L., Sabri, M. F., & Paim, L. H. (2012). Assessment a Model of Financial Satisfaction Predictors: Examining the Mediate Effect of Financial Behaviour and Financial Strain. *World Applied Science Journal*, 20(2), 190-197.
- Garman, E. T., & Fogue, R. (2000). *Personal Finance 11th Edition*, Kindle Edition. South-Western: Cengage Learning.
- Ghozali, I. (2005). *Aplikasi Analisis Multivariate SPSS*.

- Grable, J. E., & Joo, S. H. (1999). Factor Related to Risk Tolerance: A further Examination. *Consumer Interest Annual*, 45, 53-58.
- Hair, J. F., Black, W. C., & Babin, B. J. (2016). *Multivariate Data Analysis*. Pearson Education.
- Harlow , W. V., & Brown , K. C. (1990). Understanding and Assessing Financial Risk Tolerance: A Biological Perspective. *Financial Analysts Journal* , 50-62.
- Herawati, H., Tabroni, R., & Lusiana, S. (2018). Pengaruh Media dalam Mensosialisasikan Peraturan Pajak Terhadap Pemahaman Wajib Pajak. *Sistem Informasi Keuangan, Auditing dan Perpajakan*, 2(2), 84-95.
- Howe, N., & Strauss, W. (2000). *Millenials Rising: The Next Great Generation*.
- Jeong, W. Y., & Hanna, S. D. (2004). Risk Tolerance and Financial Satisfaction. *International Journal Of Human Ecology*, 5(1), 35-43.
- Joo, S. H. (2008). Personal financial wellness. *Handbook of consumer finance Research*, 21-33.
- Joo, S., & Grable, J. E. (2004). An Exploratory Framework of the Determinants of Financial Satisfaction. *Journal of Family and Economic Issues*, 25(1), 162-171.
- Kholilah, N. A., & Iramani, R. (2013). Studi Financial Management Behaviour Pada Masyarakat Surabaya. *Journal of Business and Banking*, 3(1), 69-80.
- Kostelecky, K. L. (1994). A family Resource Management Approach to Satisfaction with Personal Life and Financial Situation in Retirement. *master of Science, Iowa State University*.
- Kumalasari, R. (2016). Kecendrungan Perilaku Compulsive Buying (Pembelian Kompulsif) Pada Masa Remaja Akhir Di Samarinda.
- Lubis, Y. M., Hasibuan, B. K., & Walad, A. (2017). Financial Literacy and Financial Behavior as A Measure of Financial Satisfaction. *Advances in Economics, Business and Management Research (AEBMR)*, 46, 503-507.
- Lusardi, A., & Mitchell, O. S. (2011). Financial Literacy and Retirement Planning in the United States. *CeRP Working Paper* , 1-27.
- Mandel, L. (2007). Financial literacy of high school students. *Handbook of Consumer Finance Research*, 163-183.

- Mankiw, G. N. (2003). *Pengantar Ekonomi Jilid 2*. Jakarta : Erlangga.
- Marianne, H. A., & Hogarth, J. M. (2003). Household Financial Management: The Connection between Knowledge and Behavior . *Federal Reserve Bulletin*, 309-322.
- Mugenda, O. M., & Hira, T. K. (1998). Predictors of Financial Satisfaction: Differences Between Retirees and Non-Retirees. *Financial Counseling and Planning*, 9(2), 75-84.
- Mustikasari. (2005). *Empirical Research on the Agency Taxpayer Compliance in Manufacturing Industry Company in Surabaya*. National Symposium on Accounting.
- Noor, H. F. (2009). *Investasi : Pengelolaan Keuangan Bisnis dan Pengembangan Ekonomi Masyarakat*. Jakarta: Indeks.
- OECD. (2014). Students and Money: Financial Literacy Skills for the 21st Century. *Organisation for Economic Co-operation and Development (OECD)* , 123-145.
- Oggero, A. L. (2017). Millennials and Financial Literacy: A Global Perspective. *Globa Financial literacy Excellence Center*, 1-20.
- Peter Garlans Sina. (2013). Financial Efficacy dan Financial Satisfaction Ditinjau dari Perbedaan Gender. *Jurnal Manajemen*, 12(2), 173-814.
- Pratiwi, O. (2019). Pengaruh Financial Knowledge, Financial Behaviour, Financial Efficacy dan Risk Tolerance Terhadap Financial Satisfaction. *Jurnal Dinamika Bisnis dan Manajemen.*, 2(2), 1-11.
- Remund, D. L. (2010). Financial Literacy Explicated: The Case for a Clearer Definition in an Increasingly Complex Economy. *The Journal of Consumer Affairs*, 44(2), 276-295.
- Ricciardi, V., & Simon, H. K. (2000). What is Behavioral Finance? *Business, Education and Technology Journal Fall* , 1-9.
- Robb, C. A., Babiarz, P., & Woodyard, A. (2012). The demand for financial professionals' advice: The role of financial knowledge, satisfaction, and confidence. *Financial Services Review*, 291-305.
- Sabri, M. F., & Falahati, L. (2012). Estimation a Model of Subjective Financial Well Being among College Student. *International Journal of Humanities and Social Science*, 2(18), 191-198.



- Sahi. (2013). Demographic and Socio-Economic Determinants of Financial Satisfaction. *Internal Journal of Social Economics*, 40(2), 127-150.
- Sahi, S. K. (2013). Demographic and Socio-Economic Determinants of Financial Satisfaction. *International Journal of Social Economics*, 40(2), 127-150.
- Scheresberg, C. D., & Lusardi, A. (2014). Financial Capability among Young Adults. *National Endowment for Financial Education (NEFE)*, 1-38.
- Sekaran, U. (2005). *Research Methods For Business A Skill Building Approach*.
- Sherlyani, & Pamungkas. (2020). Pengaruh Financial Behavior, Risk Tolerance dan Financial Strain Terhadap Financial Satisfaction. *Jurnal Manajerial dan Kewirausahaan*, II(1), 272-281.
- Sina. (2013). Financial efficacy dan Financial Satisfaction Ditinjau Dari Perbedaan Gender. *Jurnal Manajemen*, 12(2), 173-184.
- Sina, P. G. (2013). Financial Efficacy dan Financial Satisfaction Ditinjau dari Perbedaan Gender. *Jurnal Manajemen*, 12(2), 173-814.
- Sina, P. G. (2014). Tipe Kepribadian dalam Personal Finance. *JIBEKA*, 8(1), 54-59.
- Siska, O. D., Djaja, D., & Hari, P. (2015). ANALISIS MOTIVASI MENABUNG IBU RUMAH TANGGA DI KELURAHAN KEBONSARI KECAMATAN. *ARTIKEL ILMIAH MAHASISWA*, 1(1), 1-9.
- Smeeding, T. M., & Weinberg, D. H. (2001). Toward a Uniform Definition of Household Income. *Review of Income and Wealth*, 47(1), 1-24.
- Sumartono. (2002). *TERPERANGKAP dalam iklan : meneropong imbas pesan iklan televisi*. Bandung: Alfabeta.
- Sumarwan, U., & Hira, T. K. (1993). The Effects of Perceived Locus of Control and Perceived Income Adequacy on Satisfaction with Financial Status of Rural Households. *Journal of Family and Economic Issues*, 14(4), 343-364.
- Toscano, E. V., Amestoy, V. A., & Rosal, R. S. (2006). Building Financial Satisfaction. *Social Indicator Research*, 1-30.
- Trimartati, N. (2014). Studi Kasus Tentang Gaya Hidup Hedonisme Mahasiswa Bimbingan. *PSIKOPEDAGOGIA*, 3(1), 20-28.

Ward, S. (1974). Consumer Socialization. *Journal of Consumer Research*, 1-14.

Wulandari, D. A., & Iramani, R. (2014). Studi Experienced Regret, Risk Tolerance, Overconfidence, dan Risk Perception Pada Pengambilan Keputusan Investasi. *Journal of Business and Banking*, 4(1), 55 – 66.

Xiao, J. J. (2008). Applying Behavior Theories to Financial Behaviour. *Handbook of Consumer Finance Research*, 69-81.

Zimmerman, S. L. (1995). *Understanding family policy: Theories and applications*. SAGE Publications, Inc.

