

## DAFTAR REFERENSI

- Aminatuzzahra. (2014). Persepsi Pengaruh Pengetahuan Keuangan, Sikap Keuangan, Sosial Demografi Terhadap Perilaku Keuangan Dalam Pengambilan Keputusan Investasi Individu (Studi Kasus Pada Mahasiswa Magister Manajemen Universitas Diponegoro). *Jurnal Bisnis Strategi*, Vol.23, No.2.
- Aprilia, Z. (2015). Pengaruh Locus of Control, Financial Knowledge dan Personal Income Terhadap Financial Management Behavior Pada Karyawan KPP Pratama Blitar. *Skripsi*. Universitas Negeri Malang.
- Barnewall, M. M. (1988). Examining the Psychological Traits of Passive and Active Investors. *Journal of Financial Planning*.
- Beckmann, E. (2013). Financial Literacy and Household Savings in Romania. Dalam *Scholar Commons*, Vol.6, issue 2, Article 9.
- Bona, J. T. C. (2018). Factors Affecting The Spending Behavior of Collage Students. *Journal of Fundamental and Applied Sciences*, ISSN 1112-9867.
- Chamim, M. (2016). “*Muda, Kaya, dan Berbahaya*”, Tempo.co.
- Cohen, M. & Nelson, C. (2011). Financial Literacy: A Step for Clients Towards Financial Inclusion. *Global Microcredit Summit*.
- Cole, S. A., Sampson, T. & Zia, B. (2011). Prices or Knowledge? What Drives Demand for Financial Services in Emerging Markets?. *Journal of Finance*, Vol. 66, Issue 6.
- Damanik, L. A. & Herdjiono, I. (2016). Pengaruh Financial Attitude, Financial Knowledge, Parental Income Terhadap Financial Management Behavior. *Jurnal Manajemen Teori dan Terapan*, Tahun 9 No.3.
- Danes, S. M. & Haberman, H. R.(2007). Teen Financial Knowledge, Self-Efficacy and Behaviour: A Gendered View. *Financial Counseling and Planning*, 18 (2).
- Departemen Pendidikan Indonesia. (2008). *Kamus Besar Bahasa Indonesia*. Jakarta: Balai Pustaka.
- Dew, J. & Xiao, J. J. (2011). The Financial Management Behavior Scale: Development and Validation. *Journal of Financial Conseling and Planning*, 22 (1), 43-59.
- Drennan, J., Kennedy, J. & Renfrow, P. (2004). The Impact of Childhood Experience on the Development of Entrepreneurial Intentions. *SEAANZ Brisbane 2004 Entrepreneurship as the Way of the Future*.

- Fitria, F. (2018). Pengaruh Gaya Hidup dan Manajemen Keuangan Terhadap Perilaku Investasi Pada Keluarga Wirausaha. *Skripsi*. Institut Pertanian Bogor.
- Fitriarianti, B. (2018). Pengaruh Literasi Keuangan, Perilaku Keuangan dan Pendapatan terhadap Keputusan Berinvestasi. *Seminar Nasional I Universitas Pamulang*.
- Fuadati, S. R. (2017). Generasi Milenial dan Tantangan Mengelola Keuangan. <https://bisnissurabaya.com/2017/12/11/generasi-milenial-dan-tantangan-mengelola-keuangan/>.
- Ghozali, I. (2011). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 19*. Edisi Kelima. Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, I. (2016). *Aplikasi Analisis Multivariate dengan Pogram SPSS 23*. Cetakan VIII. Semarang: Badan Penerbit Universitas Diponegoro.
- Giridhari, M. & Sathya, S. D. (2011). A Study on Investment Preferences Among Urban Investors in Orissa, Prerana. *Journal of Management Thoughts and Practices*, Volume 3, Issue 1, ISSN: 0974-908X.
- Gitman, L. J. (2002). *Principles of Managerial Finance*. Edisi Sepuluh. Pearson Addison Wesley.
- Green, S. (2013). Will Financial Literacy Impact Student's Financial Decision?. *Honor Theses*. Paper 161.
- Grohmann, Antonia, et al. (2015). Childhood Roots of Financial Literacy. *Discussion Paper*. Deutsches Institut fur Wirtschaftsforschung.
- Hariadi, D. (2013). Pengaruh Produk, Harga, Promosi dan Distribusi terhadap Keputusan Pembelian Konsumen pada Produk Projector Microvision. *Jurnal Ilmu dan Riset Manajemen*, Vol.1 No.1 p67-87.
- Hasan, B. (2010). Exploring Gender Differences in Online Shopping Attitude. *Computer in Human Behavior*, 26, 597-601.
- Hastings, J. S. & Tejeda, A. L. (2008). Financial Literacy, Information and Demand Elasticity: Survey and Experimental Evidence from Mexico. *NBER Working Paper*, No. 14538.
- Hietanen, T. (2017). University Student's Attitudes Towards Investing: A Comparison Between The United Kingdom an Finland. *Helsinki Metropolia University of Applied Sciences*.
- Hung, A. A., Parker, A. M. & Yoong, J. K. (2009). *Defining and Measuring Financial Literacy*. RAND Corporation, Working Paper.

- Jain, V. (2014). 3D Model of Attitude. *International Journal of Advanced Research in Management and Social Science*, 3(3), 1-12.
- Kholilah, A. N. dan Rr. Iramani. (2013). Studi Financial Management Behavior pada Masyarakat Surabaya. *Journal of Business and Banking*, Vol.3, No.1.
- Klapper, L. F. & Panos, G. A. (2011). Financial Literacy and Retirement Planning: The Russian Case. *University of Essex CER Working Paper*, No.3.
- Lajuni, N., Bujang, I., Karia, A. A. & Yacob, Y. (2018). Religiosity, Financial Knowledge, and Financial Behavior Influence on Personal Financial Distress Among Millennial Generation. *Jurnal Manajemen dan Kewirausahaan*, Vol.20, No.2, September 2018, 92-98.
- Lemeshow, S. & David, W. H. Jr. (1997). Besar Sampel Dalam Penelitian Kesehatan. *Gajah Mada University Press*, Yogyakarta, hal.2.
- Litner, John. (1998). The Valuation of Risk Assets and The Selection of Risky Investment in Stock Portfolios and Capital Budgets. *Review of Economics and Statistics*.
- Lusardi, A. & Mitchell, O. S. (2007). Baby Boomer Retirement Security: The Roles of Planning, Financial Literacy, and Housing Wealth. *Journal of Monetary Economics*, 54, 205-224.
- Lusardi, A. & Mitchell, O. S. (2014). The Economic Importance of Financial Literacy: Theory and Evidence. *Journal of Economic Literature*, Volume 52, Issue 1, pp. 1-40.
- Madjid, A. A. (2017). Generasi Milenial dan Keuangan Mereka. <https://finance.detik.com/perencanaan-keuangan/d-3620868/generasi-milenial-dan-keuangan-mereka>.
- Magie, A. A. (2008). An Analysis of Lifestyle, Shopping Orientations, Shopping Behaviors and Shopping Involvement Among Teens Aged 13 to 18 in The United States. *ProQuest Dissertations and Theses*.
- Mandell, L. & Klein, L. S. (2009). The Impact of Financial Literacy Education on Subsequent Financial Behavior. *Journal of Financial Counseling and Planning*, Vol.20 (1), 15-22.
- Marsis, A. 2013. *Rahasia Terbesar Investasi*. Second Hope. Yogyakarta (ID).
- McKenzie, V. M. (2009). The Financial Literacy of University Students: A Comparison of Graduating Senior's Financial Literacy and Debt Level. *Graduate Theses and Dissertations*.
- Melisa. (2015). Pengaruh Pengalaman Berinvestasi terhadap Literasi Keuangan dan Keputusan Investasi. *Program Sarjana Alih Jenis Manajemen*

*Departemen Manajemen Fakultas Ekonomi dan Manajemen Institut Pertanian Bogor.*

- Mont, O. (2007). Concept Paper for the International Task Force on Sustainable Lifestyles. *Third International Expert Meeting on Sustainable Consumption and Production, Stockholm.*
- Nabilla, D. R. (2016). Pengaruh Pengetahuan Keuangan, Pendapatan dan Gaya Hidup terhadap Perilaku Pengelolaan Keuangan Profesional Muda di Surabaya. *Undergraduate Thesis, STIE Perbanas Surabaya.*
- Ningsih, R. U. & Rita, M. R. (2010). Financial Attitudes and Komunikasi Keluarga Tentang Pengeluaran Uang Saku: Ditinjau Dari Perbedaan Gender. *JMK*, Vol.8, No.2.
- Nugrahanto, R. P. (2016). Pengaruh Latar Belakang Keluarga, Kegiatan Praktik di Unit Produksi Sekolah, dan Prestasi Praktik Kerja Industri Terhadap Kesiapan Berwirausaha Siswa Kelas XII SMK N 1 Kebumen Tahun Ajaran 2015/2016. *Skripsi*.
- Oxford University Press. Oxford Dictionaries. <https://www.oxforddictionaries.com>.
- Palfrey, J. S., Tonniges, T. F., Green, M. & J. Richmond. (2005). Introduction: Addressing the Millennial Morbidity- The Context of Community Pediatrics, *Pediatrics*, Volume 115, No.4, pp.1121-1123.
- Pamarthy, H. K. (2012). *Financial Literacy: As a Tool for Financial Inclusion and Client Protection*. New Delhi, India. A UNDP report.
- Rahmi, A. (2013). Pengaruh Latar Belakang Ekonomi Keluarga dan Pengalaman Praktik Kerja Industri terhadap Minat Berwirausaha Siswa Program Studi Bisnis Manajemen SMKN 2 Bukittinggi. *Skripsi*. Universitas Negeri Padang.
- Ricciardi, Victor & Helen, K. Simon. (2000). What Is Behavioral Finance?. <https://www.researchgate.net/publication/234163799>.
- Robb, C. A. & Woodyard, A. S. (2011). Financial Knowledge and Best Practice Behaviour. *Journal of Financial Counseling and Planning*, Vol.22 Issue 1.
- Rochmawati, S. (2012). Pengaruh Sikap, Norma Subyektif, Kontrol Perilaku Persepsi, Persepsi Risiko, Persepsi Kebermanfaatan terhadap Niat Penggunaan Kartu Kredit. *Fakultas Ekonomi dan Bisnis Universitas Brawijaya Malang*.
- Sarah, N. (2009). Financial Knowledge, Locus of Control, Cultural Values and Financial Behaviour Among New Vision. *A Dissertation Submitted In*

*Partial Fulilment of The Requirements For The Award of The Degree of Master of Makerere University Kampala, 54.*

- Sarwono. (2000). *Teori-teori Psikologi Sosial*. Jakarta: Raja Grafindo Persada.
- Shapero, A. & Sokol, L. (1982). *Social Dimensions of Entrepreneurship*. In C. Kent et al. (Eds), *The Encyclopedia of Entrepreneurship*: 72-90. Englewood Cliffs, NJ: Prentice Hall.
- Shim, S., Barber, B. L., Card, N. A., Xiao, J. J. & Serido, J. (2009). Financial Socialization of First-Year Collage Students: The Roles of Parents, Work, and Education. *Journal of Youth Adolescence*. DOI 10.1007/s10964-009-9432-x.
- Shim, S., Barber, B. L., Card, N. A., Xiao, J. J. & Serido, J. (2010). Financial Socialization of First-year Coallage Students: The Role of Parents, Work, and Education. *Journal of Youth Adolescence*, 39: 1457-470.
- Shochib, M. (2000). *Pola Asuh Orang Tua Untuk Membantu Anak Mengembangkan Disiplin Diri*. Jakarta: Rineka Cipta.
- Sudjana. (2004). *Pendidikan Nonformal, Wawasan Sejarah Perkembangan dan Filsafat Teori Pendukung Asas*. Bandung: Falah Production.
- Sugiyono. (2009). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D*. Bandung : Alfabeta.
- Walgitto, B. (2003). *Psikologi Sosial*. Yogyakarta: Andi Yogyakarta.
- Warren et al. (1990) and Rajarajan (2000). Identifying Investor Group Segments Based on Demographic And Psychographic Characteristics. *Sri Sathya Sai Institute of Higher Learning*, 3 (4), 27-36.
- Welly, dkk. (2016). Analisis Pengaruh Literasi Keuangan Terhadap Keputusan Investasi di STIE Multi Data Palembang. *STIE MDP*.
- Wijaya, R. A., Djalali, M. A. & Sofia, D. (2015). Hubungan Antara Gaya Hidup Brand Minded dengan Intensi Membeli Produk Fashion Tiruan Bermerek Eksklusif pada Remaja Putri. *Jurnal Psikologi Indonesia*, Vol.4, No.02.
- Xiao, J. J., Sorhairindo, B. & Garman, E. T. (2006). Financial Behaviour of Consumer in Credit Counseling. *International Journal of Consumer Studies*, 108-121.
- Xiao, J. J., Shim, S., Barber, B. & Lyons, A. (2007). *Academic Success and Well-Being of Collage Students: Financial Behaviors Matter*. TCAI, University of Arizona.

Yulianti, N. & Silvy, M. (2013). Sikap Pengelola Keuangan Dan Perilaku Perencanaan Investasi Keluarga di Surabaya. *Journal of Business and Banking*, Vol.3, No.1.

Zahroh, F. (2014). Menguji Tingkat Pengetahuan Keuangan, Sikap Keuangan, dan Perilaku Keuangan Pribadi Mahasiswa Jurusan Manajemen FEB semester 3 dan 7. *Skripsi*. UNDIP.

