

## DAFTAR PUSTAKA

- Amanah, E, Rahadian, D, & Iradianty, A 2016, ‘Pengaruh Financial Knowledge, Financial Attitude dan External Locus of Control Terhadap Personal Financial Management Behavior Pada Mahasiswa S1 Universitas Telkom’, *E-Proceeding of Management*, vol. 3 no. 2, pp. 1228-1235.
- Ameriks, J, Caplin, A, Leahy, J, & Tyler, T, 2007, ‘Measuring Self-Control Problems’, *The American Economic Review*, vol. 9, no. 3, pp. 966-972.
- Andrew, V, dan Linawati, N, 2014, ‘Hubungan Faktor Demografi dan Pengetahuan Keuangan Dengan Perilaku Keuangan Karyawan Swasta di Surabaya’, *Finesta*, vol. 2, no. 2, pp. 35-39.
- Aribawa, D, 2016, ‘Pengaruh Literasi Keuangan Terhadap Kinerja dan Keberlangsungan UMKM di Jawa Tengah’, *Jurnal Siasat Bisnis*, vol. 20, no. 1, pp.1-13.
- Atkinson, A, dan Messy, F, 2012, ‘Measuring Financial Literacy: Results of the OECD / International Network on Financial Education (INFE) Pilot Study’, *OECD Working Papers on Finance, Insurance and Private Pensions*, vol. 15, no. 7, pp. 139-165. OECD Publishing. <https://dx.doi.org/10.1787/5k9csfs90fr4-en>
- Bayrakdaroglu, A, & San, F, B, 2014, ‘Financial Literacy Training As a Strategic Management Tool Among Small – Medium Sized Businesses Operating In Turkey’, *Social and Behavioral Sciences*, vol. 150, no. 14, pp. 148-155. [10.1016/j.sbspro.2014.09.019](https://doi.org/10.1016/j.sbspro.2014.09.019)
- Bhushan, P, & Medury, Y, 2014, ‘An Empirical Analysis of Inter Linkages Between Financial Attitudes, Financial Behaviour and Financial Knowledge of Salaried Individuals’, *Indian Journal of Commerce & Management Studies*, vol. 5, no. 3, pp. 58-64. ISSN:2240-0310
- Bitler, M, P, Moskowitz, T, J, & Vissing-Jorgensen, A, 2005, ‘Testing Agency Theory with Entrepreneur Effort and Wealth’, *The Journal of Finance*, vol. 60, no. 2, pp. 539-576.
- Borghans, L, Duckworth, A, L, Heckman, J, J, & Weel, B, T, 2006, ‘The Economics and Psychology of Personality Traits’, *The Journal of Human Resources*, vol. 43, no. 4, pp. 972-1059. E-ISSN 1548-8004
- Braunstein, S and Welch, C, 2002, ‘Financial Literacy: An Overview of Practice, Research, and Policy’, *Federal Reserve Bulletin*, vol. 88, no. 11, pp. 445-457.
- Brounen, D, Koedijk, K, G, & Pownall, R, A, J, 2016, ‘Household financial planning and savings behavior’, *Journal of International Money and Finance*, vol. 69, no. 16, pp. 95-107. <https://doi.org/10.1016/j.jimonfin.2016.06.011>
- Chen, H, & Volpe, R, P, 1998, ‘An Analysis of Personal Financial Literacy Among College Students’, *Financial Services Reviews*, vol. 7, no. 2, pp. 107-128. ISSN: 1057-0810.
- Cole, S, Sampson, T, & Zia, B, 2010, ‘Prices or Knowledge? What Drives Demand for Financial Services in Emerging Markets?’, *Journal of Finance, Forthcoming*, vol. 09, no. 117, pp. 1-112.
- Consumer Financial Protection Bureau (CFPB), 2015, ‘Financial Well-being: The Goal of Financial Education’, *annual report tahun 2015*, pp. 1-48.

- Dahmen, P, & Rodríguez, E, 2014, 'Financial Literacy and The Success of Small Businesses: An Observation from a Small Business Development Center', *Numeracy*, vol. 7, no. 3, pp. 1-14. <http://dx.doi.org/10.5038/1936-4660.7.13>
- Dew, J, & Xiao, J, J, 2011, 'The Financial Behavior Scale: Development and Validation', *Journal of Financial Counseling and Planning*, vol. 22, no. 1, pp. 43-59.
- Dwiastanti, A, 2015, 'Financial Literacy as The Foundation for Individual Financial Behavior', *Journal of Education and Practice*, vol. 6, no. 33, pp. 99-105. ISSN: 2222-1735
- Eniola, A, A, & Entebang, H, 2015, 'Financial Literacy and SME firm Performance', *International Journal of Research Studies in Management*, vol. 5 no. 1, pp. 31-43.
- Fatoki, O, 2014, 'The Financial Literacy of Micro Entrepreneurs in South Africa', *Journal of Social Sciences*, vol. 40, no. 2, pp. 151-158.
- Freiling, J & Laudien, S, M, 2013, 'Explaining New Venture Failure: A Competence-based Approach, *Conference Paper*, AIMS 2013 Conference.
- Glaser, M & Walther, T, 2013, 'Run, Walk, or Buy? Financial Literacy, Dual-Process Theory, and Investment Behavior', *SSRN Electronic Journal*, (Maret, 2013).
- Ghozali, I, 2006, *Applikasi Analisis Multivariate dengan Program IBM SPSS*, Semarang: Badan Penerbit Universitas Diponegoro.
- Ghozali, I, 2012, *Applikasi Analisis Multivariate dengan Program IBM SPSS 20*. Semarang: Badan Penerbit Universitas Diponegoro.
- Herawati, N, T, Candiasa, I, M, Yadnyana, I, K, & Suharsono, N, 2018, 'Factors That Influence Financial Behavior Among Accounting Students in Bali', *International Journal of Business Administration*, vol. 9, no. 3, pp. 30-38.
- Ida, & Dwinta, C, Y, 2010, 'Pengaruh Locus of Control, Financial Knowledge, Income Terhadap Financial Management Behavior', *Jurnal Bisnis dan Akuntansi*, vol.12, no. 3, pp. 131-144.
- Kahneman, D, 2003, 'A Perspective on Judgement and Choice', *American Psychologist*, vol. 58, no. 9, pp. 697-720. <https://dx.doi.org/10.1037/0003-066X.58.9.697>
- Kefela, G, 2010, 'Implications of Financial Literacy in Developing Countries', *African Journal of Business Management*, vol. 5, no. 9, pp. 3699-3705.
- Kerlinger, F, N, & Lee, H, B, 2000, *Foundations of Behavioral Research*, 4th Edition, Orlando: Hartcourt College Publishers.
- Lusardi, A, & Mitchell, O, S, 2005, 'Financial Literacy and Planning: Implications for Retirement Wellbeing', *Michigan Retirement Research Center*, vol 108, pp. 1-18.
- Lusardi, A, Mitchell, O, S, & Curto, V, 2010, 'Financial Literacy among the Young', *The Journal of Consumer Affairs*, vol. 44, no. 2, pp. 353-380. ISSN 0022-0078.
- Manurung, E, M, & Barlian, I, 2012, 'From Small to Significant: Innovation Process in Small-Medium Creative Business', *International Journal of Innovation, Management and Technology*, vol. 3, no. 6, pp. 788-792.
- Mien, N, T, N, & Thao, T, P, 2015, 'Factor Affecting Personal Financial Management Behaviors: Evidence from Vietnam', *Proceedings of the Second Asia-Pacific Conference*

*on Global Business, Economics, Finance and Social Sciences (AP15Vietnam Conference)*, Paper ID: VL532, pp. 1-16. ISBN: 978-1-63415-833-6

Müller, S, & Weber, M, 2010, ‘Financial Literacy and Mutual Fund Investments: Who Buys Actively Managed Funds?’, *Schmalenbach Business Review*, vol. 62, pp. 126-153.

Myrseth, K, O, R, & Fishbach, A, 2009, ‘Self-Control: A Function of Knowing When and How to Exercise Restraint’, *Current Direction in Psychological Science*, vol. 18, no. 4, pp. 247-252.

Naqvi, S, W, H, 2011, ‘Critical Success and Failure Factors of Entrepreneurial Organizations: Study of SMEs in Bahawalpur’, *Journal of Public Administration and Governance*, vol. 1, no. 2, pp. 1-17.

Otoritas Jasa Keuangan 2017, *Undang-Undang Nomor 20 Tahun 2008, Tentang Usaha Mikro, Kecil, dan Menengah*, dilihat 14 Desember 2018, <https://www.ojk.go.id/sustainable-finance/id/peraturan/undang-undang/Pages/Undang-Undang-Republik-Indonesia-Nomor-20-Tahun-2008-Tentang-Usaha-Mikro,-Kecil,-dan-Menengah.aspx>

Pachur, T, & Spaar, M, 2015, ‘Domain-specific preferences for intuition and deliberation in decision making’, *Journal of Applied Research in Memory and Cognition*, vol. 4, pp. 303-311. <https://dx.doi.org/10.1016/j.jarmac.2015.07.006>

Puri, M, & Robinson, D, T, 2007, ‘Optimism and economic choice’, *Journal of Financial Economic*, vol.86, pp. 71-99.

Rao, P, 1996, “Measuring Consumer Perception Through Factor Analysis”, *The Asian Manager*, February-March, pp. 28-32.

Remund, D, L, 2010, ‘Financial Literacy Explicated: The Case for a Clearer Definition in an Increasingly Complex Economy’, *Journal of consumer affairs*, vol. 44, no. 2, pp. 276-295. ISSN: 0022-0078.

Ricciardi, V, & Simon, H, K, 2000, ‘What is Behavioral Finance?’, *Business, Education and Technology Journal*, vol. 2, no. 2, pp. 1-9. <https://doi.org/10.1063/1.882926>

Strömbäck, C, Lind, T, Skagerlund, K, Västfjäll, D, & Tinghög, G, 2017, ‘Does self-control predict financial behavior and financial well-being?’, *Journal of Behavior and Experimental Finance*, vol. 14, pp. 30-38. <https://dx.doi.org/10.1016/j.jbef.2017.04.002>

Taft, M, K, Hosein, Z, Z, Mehrizi, S, M, T, & Roshan, A, 2013, ‘The Relation between Financial Literacy, Financial Wellbeing and Financial Concerns’, *International Journal of Business and Management*, vol. 8, no. 11, pp. 63-75.

Thaler, R, H, & Shefrin, H, M, 1981, ‘An Economic Theory of Self-Control’, *Journal of Political Economy*, vol. 89, no. 2, pp. 392-406. <https://doi.org/10.1086/260971>

Thoma, V, & Anderson, I, 2015, ‘Good Thinking or Gut Feeling? Cognitive Reflection and Intuition in Traders, Bankers and Financial Non-Experts’, *PloS ONE*, vol. 10, no. 4, pp. 1-30. <https://doi.org/10.1371/journal.pone.0123202>

Weston, J, F & Brigham, E, F, 1981, *Managerial Finance Seventh Edition*, The Dryden Press, Hinsdale, Illinois.

Widiyanto, J, 2010, ‘*SPSS for Windows Untuk Analisis Data Statistik dan Penelitian*, Surakarta: BP-FKIP UMS.