

## DAFTAR PUSTAKA

- Adiana, A.M. 2015. *Konsumtif itu Karena Apa.*
- Afinda, N.F. dan Wahyuni, N. 2023. Analisis Hubungan Antara Financial Literacy Dan Financial Distress Pada Mahasiswa Fakultas Ekonomi UIN Maliki Malang. *Jurnal E-Bis*, 7(1): 318–329.
- Ajzen, I. 2005. *EBOOK: Attitudes, Personality and Behaviour*. McGraw-hill education (UK).
- Amanah, E., Rahadian, D. dan Iradianty, A. 2016. Pengaruh financial knowledge, financial attitude dan external locus of control terhadap personal financial management behavior pada mahasiswa s1 universitas telkom. *eProceedings of Management*, 3(2).
- Amelia, I. dan Firmaly, S.D. 2022. Analisis Hubungan antara Financial Literacy dan Financial Distress pada Pengusaha Muda Generasi Milenial di Kota Cimahi. *YUME: Journal of Management*, 5(2): 108–114.
- Ameliawati, M. dan Setiyani, R. 2018. The influence of financial attitude, financial socialization, and financial experience to financial management behavior with financial literacy as the mediation variable. *KnE Social Sciences*, 811–832.
- Arikunto, S. 2006. 2010 Prosedur Penelitian suatu Pendekatan Praktik. Jakarta: Rhineka Cipta.
- Asih, S.W. dan Khafid, M. 2020. Pengaruh financial knowledge, financial attitude dan income terhadap personal financial management behavior melalui locus of control sebagai variabel intervening. *Economic Education Analysis Journal*, 9(3): 748–767.
- Atkinson, A. dan Messy, F.-A. 2012. Measuring financial literacy: Results of the OECD/International Network on Financial Education (INFE) pilot study.
- Bandura, A. 1999. Social cognitive theory of personality. *Handbook of personality*, 2: 154–196.
- Besri, A.A.O. 2018. Pengaruh Financial Attitude, Financial Knowledge Dan Locus Of Control Terhadap Financial Management Behavior Mahasiswa S-1 Fakultas Ekonomi Universitas Islam Indonesia Yogyakarta.
- Bhushan, P. dan Medury, Y. 2013. Financial literacy and its determinants. *International Journal of Engineering, Business and Enterprise Applications*, 4(2): 155–160.
- Chen, H. dan Volpe, R.P. 1998. An analysis of personal financial literacy among college students. *Financial services review*, 7(2): 107–128.
- Chowa, G.A.N., Despard, M.R. dan Osei-Akoto, I. 2012. Financial knowledge and attitudes of youth in Ghana.

- dalam Sugiyono, M. 2011. Metode penelitian kuantitatif kualitatif, dan R&D Bandung: Alfabeta.
- Dayanti, F.K., Susyanti, J. dan ABS, M.K. 2020. Pengaruh Literasi Keuangan, Pengetahuan Keuangan Dan Sikap Keuangan Terhadap Perilaku Manajemen Keuangan Pada Pelaku Usaha UMKM Fashion Di Kabupaten Malang. *E-JRM: Elektronik Jurnal Riset Manajemen*, 9(13).
- Dewi, R.S. 2017. Pengaruh Financial Attitude, Financial Knowledge, Pendidikan Orang Tua dan Parental Income Terhadap Financial Management Behavior pada Mahasiswa Universitas Sumatera UtaraPengaruh Financial Attitude, Financial Knowledge, Pendidikan Orang Tua dan Parental Income Terhadap Financial Management Behavior pada Mahasiswa Universitas Sumatera Utara. *Doctoral dissertation*.
- Dikria, O. dan Mintarti, S.U. 2016. Pengaruh literasi keuangan dan pengendalian diri terhadap perilaku konsumtif mahasiswa jurusan ekonomi pembangunan fakultas ekonomi universitas negeri malang angkatan 2013. *Jurnal Pendidikan Ekonomi*, 9(2): 128–139.
- Dugas, C. 2001. Debt smothers young Americans. *USA Today*, 13: 1–2.
- Dwinta, C.Y. 2010. Pengaruh locus of control, financial knowledge, income terhadap financial management behavior. *Jurnal Bisnis Dan Akuntansi*, 12(3): 131–144.
- Fachrudin, K.A. dan Latifah, S. 2022. Relationship between individual characteristics, neurotic personality, personal financial distress, and financial behavior. *Cogent Business & Management*, 9(1): 2105565.
- Falahati, L. dan Paim, L.H. 2011. A comparative study in money attitude among university students: a gendered view. *Journal of American Science*, 7(6): 1144–1148.
- Fosnacht, K. dan Dong, Y. 2013. Financial stress and its impact on first-year students' college experiences. Association for the Study of Higher Education Annual Conference.
- Furnham, A. 1984. Many sides of the coin: The psychology of money usage. *Personality and individual Differences*, 5(5): 501–509.
- Furnham, A. dan Argyle, M. 1998. *The psychology of money*. Psychology Press.
- Garman, E.T. and F.R.E. 1997. Personal Finance. Boston: Houghton Mifflin.
- Garman, E.T., Leech, I.E. dan Grable, J.E. 1996. The negative impact of employee poor personal financial behaviors on employers. *Financial counseling and planning*, 7(1): 157–168.
- Gerungan, W.A. 2004. Psikologi Sosial, PT. Refika Aditama, IKAPI, Bandung.
- Ghozali, I. 2016. Aplikasi analisis multivariete dengan program IBM SPSS 23.

- Haryana, R.D.T. 2020. Pengaruh Life Style, Self Control Dan Financial Literacy Terhadap Perilaku Konsumtif Mahasiswa Melakukan Online Shopping. *Equilibrium: Jurnal Ekonomi-Manajemen-Akuntansi*, 16(1): 29.
- Hayhoe, C.R., Leach, L. dan Turner, P.R. 1999. Discriminating the number of credit cards held by college students using credit and money attitudes. *Journal of economic psychology*, 20(6): 643–656.
- Herdjiono, M.V.I. dan Damanik, L.A. 2016. Pengaruh financial attitude, financial knowledge, parental income terhadap financial management behavior. *Jurnal Manajemen Teori dan Terapan*, 9(3): 226–241.
- Huston, J.S. 2010. Measuring Financial Literacy. *Journal of Consumer Affairs*.
- Ibrahim, N.S. 2001. Penelitian dan penilaian Pendidikan. Bandung: *Sinar Baru Algesindo*.
- Icek, A. 1991. The theory of planned behavior. *Organizational behavior and human decision processes*, 179–211.
- Idris, F.H., Krishnan, K.S.D. dan Azmi, N. 2013. Relationship between financial literacy and financial distress among youths in Malaysia-An empirical study. *Malaysian Journal of Society and space*, 9(4): 106–117.
- Isanti, V.F. dan Dewi, A.S. 2021. Analisis Hubungan Antara Financial Literacy dan Financial Distress Pada Generasi Milenial Di Kota Semarang. *Jurnal Ilmiah Manajemen, Ekonomi, & Akuntansi (MEA)*, 5(1): 686–702.
- Ismanto, H. dan Amaiayah, N.I. 2020. Literasi keuangan dan perilaku keuangan karyawan swasta di kabupaten jepara. *Jurnal Aplikasi Bisnis Dan Manajemen (JABM)*, 6(3): 468.
- Joo, S. dan Garman, E.T. 1998. Personal financial wellness may be the missing factor in understanding and reducing worker absenteeism. *Personal finances and worker Productivity*, 2(2): 172–182.
- Kasiram, M. 2008. Metodologi penelitian kuantitatif dan kualitatif. Malang: *UIN-Malang Pers*.
- Kim, J. dan Garman, E.T. 2004. Financial stress, pay satisfaction and workplace performance. *Compensation & Benefits Review*, 36(1): 69–76.
- Kim, J., Sorhaindo, B. dan Garman, E.T. 2006. Relationship between financial stress and workplace absenteeism of credit counseling clients. *Journal of Family and Economic Issues*, 27: 458–478.
- Klapper, L., Lusardi, A. dan Panos, G.A. 2013. Financial literacy and its consequences: Evidence from Russia during the financial crisis. *Journal of Banking & Finance*, 37(10): 3904–3923.

- Kusumaningtyas, I. 2017. Pengaruh literasi keuangan dan gaya hidup terhadap perilaku konsumtif siswa kelas XI IPS di SMA negeri 1 Taman Sidoarjo. *Jurnal Pendidikan Ekonomi (JUPE)*, 5(3).
- Lim, V.K.G. dan Teo, T.S.H. 1997. Sex, money and financial hardship: An empirical study of attitudes towards money among undergraduates in Singapore. *Journal of Economic Psychology*, 18(4): 369–386.
- Lusardi, A. dan Mitchell, O.S. 2011. Financial literacy around the world: an overview. *Journal of pension economics & finance*, 10(4): 497–508.
- Lusardi, A. dan Mitchell, O.S. 2014. The economic importance of financial literacy: Theory and evidence. *American Economic Journal: Journal of Economic Literature*, 52(1): 5–44.
- Madern, T. dan Van Der, S.A. 2012. Financial attitudes and skills as early-warning signs of financial problems. *Dutch National Institute for Family Finance Information*.
- Mardhatillah, R.A., Susyanti, J. & Hufron, M. 2020. Pengaruh Financial Knowledge, Financial Attitude Dan Locus Of Control Terhadap Financial Management Behavior (Studi Kasus Pada Pelaku Ekonomi Kreatif Sub Sektor Fashion Kota Kediri). *E-JRM: Elektronik Jurnal Riset Manajemen*, 9(03).
- Margaretha, F. dan Pambudhi, R.A. 2015. Tingkat literasi keuangan pada mahasiswa S-1 fakultas ekonomi. *Jurnal manajemen dan kewirausahaan*, 17(1): 76–85.
- Marsh, B.A. 2006. Examining the personal finance attitudes, behaviors, and knowledge levels of first-year and senior students at Baptist universities in the state of Texas. *Doctoral dissertation, Bowling Green State University*.
- Maulana, M.A. 2018. Pengaruh Literasi Keuangan, Pengendalian Diri, dan Penggunaan Media Sosial Terhadap Perilaku Konsumentif.
- Mien, N.T.N. dan Thao, T.P. 2015. Factors 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)*. hlm.1–16.
- Morissan 2016. *Metode Penelitian Survei Edisi Pertama*.
- Nababan, D. dan Sadalia, I. 2013. Analysis of Personal Financial Literacy and Financial Behavior of Undergraduate Students, Faculty of Economics, University of North Sumatra. *Media Information Management*, 1(1): 1–16.
- Nayebzadeh, S., Taft, M.K. dan Sadrabadi, M.M.M. 2013. The study of university professors' financial literacy. *International Journal of Academic Research in Accounting, Finance and Management Sciences*, 3(3): 111–117.
- Nurwinda, F. dan Dewi, A.S. 2020. ANALISIS HUBUNGAN ANTARA FINANCIAL LITERACY DAN FINANCIAL DISTRESS (STUDI PADA DEWASA MUDA DI PROVINSI DKI JAKARTA). *Jurnal Mitra Manajemen*, 4(1): 126–139.

- O'Neill, B., Prawitz, A., Sorhaindo, B., Kim, J. dan Garman, E.T. 2006. Changes in health, negative financial events, and financial distress/financial well-being for debt management program clients. *Journal of Financial Counseling and Planning*, 17(2).
- Palameta, B. et al 2016. The Link between Financial Confidence and Financial Outcomes among Working-Aged Canadians for the Financial Consumer Agency of Canada. *The Social Research and Demonstration Corporation*, pp. 1–63.
- Pankow, D. 2003. Financial values, attitudes and goals.
- Platt, H.D. dan Platt, M.B. 2002. Predicting corporate financial distress: Reflections on choice-based sample bias. *Journal of economics and finance*, 26(2): 184–199.
- Prawitz, A., Garman, E.T., Sorhaindo, B., O'Neill, B., Kim, J. dan Drentea, P. 2006. InCharge financial distress/financial well-being scale: Development, administration, and score interpretation. *Journal of Financial Counseling and Planning*, 17(1).
- Prihastuty, D.R. dan Rahayuningsih, S. 2018. Pengaruh financial literacy, financial behavior, financial attitude, dan demografi terhadap perilaku konsumtif (studi pada mahasiswa strata I fakultas ekonomi universitas 17 Agustus 1945 Surabaya). *JHP17: Jurnal Hasil Penelitian*, 3(02).
- Rajna, A., Ezat, W.P.S., Al Junid, S. dan 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.
- Rizkiawati, N.L. dan Asandimitra, N. 2018. Pengaruh demografi, financial knowledge, financial attitude, locus of control dan financial self-efficacy terhadap financial management behavior masyarakat surabaya. *Jurnal Ilmu Manajemen (JIM)*, 6(3): 93–103.
- Sakinah, G., dan M.Y.B. 2018. Analisis Literasi Keuangan Mahasiswa S-1 Fakultas Ekonomika Dan Bisnis Universitas Diponegoro Angkatan 2014-2017. *Doctoral dissertation, Fakultas Ekonomika dan Bisnis*.
- Saputra, D. 2018. Pengaruh manfaat, modal, motivasi dan edukasi terhadap minat dalam berinvestasi di Pasar Modal. *Future: Jurnal Manajemen dan Akuntansi*, 5(2): 178–190.
- Shockley, S.S. 2002. *Low-wealth adults' financial literacy, money management behaviors, and associated factors, including critical thinking*. The Ohio State University.
- Silvy, M. dan Yulianti, N. 2013. Sikap pengelola keuangan dan perilaku perencanaan investasi keluarga di Surabaya. *Journal of Business & Banking*, 3(1): 57–68.
- Sina, P.G. dan Raturomon, L.T. 2012. Analisis stres finansial pada gender. *Jurnal Ekonomi Dan Pendidikan*, 9(1).

- Stamp, S. 2009. *An exploratory analysis of financial difficulties among those living below the poverty line in Ireland*. Combat Poverty Agency.
- Sugiyono, D. 2013. Metode penelitian pendidikan pendekatan kuantitatif, kualitatif dan R&D.
- Sugiyono, S. 2007. *Statistika untuk penelitian*.
- Tribuana, L. 2020. Pengaruh Literasi Keuangan, Pengendalian Diri Dan Konformitas Hedonis Terhadap Perilaku Konsumtif Mahasiswa. *Prisma (Platform Riset Mahasiswa Akuntansi)*, 1(1): 145–155.
- Vayssettes, S. 2016. *PISA 2015 assessment and analytical framework: science, reading, mathematic and financial literacy*. OECD publishing.
- Widarjono, A. 2013. Ekonometrika pengantar dan aplikasinya. Yogyakarta: Upp Stim Ykpn.
- Wulandari, W. & Hakim, L. 2015. Pengaruh Love of Money, Pendidikan Keuangan di Keluarga, Hasil Belajar Manajemen Keuangan, dan Teman Sebaya Terhadap Manajemen Keuangan Pribadi Mahasiswa. *Jurnal Pendidikan Akuntansi*, 3(3): 1–6.
- Yu, K.F. & Jupri, N. 2015. Factors that lead to financial distress of Generation Y in Malaysia. *International Journal of Accounting & Business Management*, 3(2): 109–120.