

DAFTAR PUSTAKA

- Adam, A. M., Frimpong, S., & Boadu, M. O. (2017). *Financial literacy and financial planning: Implication for financial well-being of retirees. Business and Economic Horizons*, 13(2), 224–236.
- Ajzen. (2005). *Attitudes Personality And Behaviour*. Edisi Kedua. New York: Open University Press[002-191].
- Brilianti, T. R. & Lutfi. "Pengaruh pengetahuan keuangan, pengalaman keuangan, dan pendapatan terhadap perilaku keuangan keluarga." *Journal of Business and Banking* 9.2 (2020): 197-213.
- Chen, H., & Volpe, R. P., 1998, An analysis of personal financial literacy among college students. *Financial services review*, 7(2), 107-128.
- Consumer Financial Protection Bureau, (2015). Measuring financial well-being: A guide to using the CFPB Financial Well-Being Scale, <https://www.Consumerfinance.gov/>, December, 31.
- Devi, Lisna, Sri Mulyati, and Indah Umiyati. "Pengaruh Pengetahuan Keuangan, Pengalaman Keuangan, Tingkat Pendapatan, dan Tingkat Pendidikan Terhadap Perilaku Keuangan." *JASS (Journal of Accounting for Sustainable Society)* 2.02 (2020).
- Grable, J.E., & Joo, S.H. (2005). Student racial differences in credit card debt and financial behaviours and stress. *Journal of College Student*, 3, 400-408.
- Hogarth, J. M., & Hilgert, M. A, 2002, Financial knowledge, experience and learning preferences: Preliminary results from a new survey on financial literacy. *Consumer Interest Annual*, 48(1), 1-7.
- Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *Journal of Economic Literature*, 52(1), 5–44.
- Mitchell, O. S. (2009). *Financial Literacy Among The Young: Evidence and Implications for Consumer Policy*.
- Osman, Z., Madzlan, E. M., & Ing, P. (2018). In Pursuit of Financial Well-being: The Effects of Financial Literacy, Financial Behaviour and Financial Stress on Employees in Labuan. *International Journal of Service Management and Sustainability*, 3(1). <https://doi.org/10.24191/ijSMS.v3i1.8041>.

- Otoritas Jasa Keuangan. (2016). Survei Nasional Literasi dan Inklusi Keuangan 2016 . Jakarta. www.ojk.go.id
- Perry, V. G., & Morris, M. D, 2005, Who is in control? The role of self- perception, knowledge, and income in explaining consumer financial Behavior. *Journal of Consumer Affairs*, 39(2), 299-313.
- Pritazahara dan Sriwidodo, 2015. Pengaruh Pengetahuan Keuangan dan Pengalaman Keuangan Terhadap Perilaku Perencanaan Investasi Dengan Self Control Sebagai Variabel Moderating, Vol. 15, No. 1
- Purniawati, R. T., & Lutfi, L, 2017, Literasi keuangan dan pengelolaan keuangan keluarga dalam perspektif budaya Jawa dan Bugis. *Journal of Business & Banking (JBB)*, 7(1).
- Purwidiyanti, W., & Mudjiyanti, R, 2016, Analisis Pengaruh Pengalaman Keuangan Dan Tingkat Pendapatan Terhadap Perilaku Keuangan Keluarga Di Kecamatan Purwokerto Timur. *Benefit: Jurnal Manajemen dan Bisnis*, 1(2), 141-148.
- Remund. David. L. (2010). Financial Literacy Ex-plicated: The Case for a Clearer Definition in an Increasingly Complex Economy. *Journal of Consumer Affairs*, 44(2), 276–295. [https:// doi.org/10.1111/j.1745-6606.2010.01169](https://doi.org/10.1111/j.1745-6606.2010.01169).
- Silvy, M., & Yulianti, N, 2013, Sikap pengelola keuangan dan perilaku perencanaan investasi keluarga di Surabaya. *Journal of Business & Banking (JBB)*, 3(1), 57-68.
- Sriwidodo, Ritma Pritazahara Untung. "Pengaruh pengetahuan keuangan dan pengalaman keuangan terhadap perilaku perencanaan investasi dengan self control sebagai variabel moderating." *Jurnal Ekonomi dan Kewirausahaan* 15.1 (2015).
- Sugiyono. (2013). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Bandung:ALFABETA
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta.
- Van Rooij, M. C., Lusardi, A., & Alessie, R. J, 2011, Financial literacy and retirement planning in the Netherlands. *Journal of Economic Psychology*, 32(4), 593-608.
- Vayssettes, S. (2016). *PISA 2015 Assessment and analytical framework: Science, reading, mathematic and financial literacy*. OECD Publishing.
- Wiharno, H., Suhendar, D., & Komarudin, M. N. (2021). Financial Knowledge And Financial Behavior Among Educati onal Staff (A Survey on Educational Staff in

Universitas Kuningan). *Jurnal Akuntansi dan Pajak*, 21 (2), 321-326. doi:
<http://dx.doi.org/10.29040/jap.v21i2.1465>

Xiao, J. J, 2008, Applying behavior theories to financial behavior Handbook of consumer finance research (pp. 69-81). New York, NY: Springer.

Zemtsov, A., & Osipova, T, 2016, Financial Wellbeing as a Type of Human Wellbeing: Theoretical Review. *The European Proceedings of Social & Behavioural Sciences EpSBS*, 7, 385-392.