

DAFTAR PUSTAKA

Buku

- Arthur J. Keown, David F. Scott, Jr., John D. Martin, J. William Petty (2010). Manajemen Keuangan: Prinsip dan Penerapan Jilid 1 (Edisi Kesepuluh). Jakarta, PT. Indeks.
- Bambang, Sugeng. 2017. Manajemen Keuangan Fundamental. Yogyakarta: Deepublish.
- Fadah, Isti. Manajemen Keuangan. Yogyakarta: UNY, 2013.M
- Fair, Case dan. 2007. *Prinsip-Prinsip Ekonomi*. 1st ed. Jakarta: Erlangga.
- Fianto, F. dkk. 2017. *Literasi Keuangan*. Jakarta: KEMENDIKBUD.
- George R. Terry. (2006). Prinsip-Prinsip Manajemen. Jakarta: PT. Bumi Aksara.
- Gitman, J, Lawrence. 2012. Principles Of Managerial finance. 13th Edition.Pearson Education, Inc. United States.
- Hasibuan, Malayu S.P. 2011. MANAJEMEN: Dasar, Pengertian, dan Masalah.Jakarta: PT Aksara.
- Horne, James C. Van dan Jhon M. Wachowicz. 2012. Prinsip-Prinsip Manajemen Keuangan. Edisi 13. Salemba Empat, Jakarta.
- Mankiw, Gregory N. 2003. *Teori Makro Ekonomi Terjemahan*. Jakarta: PT. Gramedia Pustaka Utama.
- Manurung. 2014. *Analisis Jalur Path (Path Analysis)*. Jakarta: PT Rineka Cipta.
- Sugiyono. 2017. *Metode Penelitian Bisnis*. Bandung: Alfabeta.
- Sujarweni, Wiratna. 2015. *Statistika Untuk Penelitian*. Yogyakarta: Graha Ilmu.
- Tanuwidjaja, William. 2009. *Cerdas Investasi Emas*. Yogyakarta: MedPress.
- Warsono (2010). Prinsip-prinsip dan Praktik Keuangan Pribadi. Volume 13 no 2.

Jurnal

- Adi Suryanto. 2017. Pengaruh lokasi, keragaman produk dan suasana toko terhadap keputusan pembelian di Maridjan cafe Nganjuk. http://simki.unpkediri.ac.id/mahasiswa/file_artikel/2017/99d55067dcee02de81300c5d1c68dd49.

- Ahillah, L. M., & Indrawati, N. K. (n.d.). *Pengaruh Financial Atitude Dan*

Financial knowledge Terhadap Personal Financial Management Behavior Pada Pegawai Direktorat.

- Amalia Nusron, L., Wahidiyah, M., & Setyo Budiarto, D. (2018). Antecedent Factors of *Financial Management Behavior*: An Empirical Research Based on Education. *KnE Social Sciences*, 3(10), 437. <https://doi.org/10.18502/kss.v3i10.3146>
- Amanah, E. dan D. R. dan A. I. (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*, 3(2), 1228–1235.
- Ameliawati, M., & Setiyani, R. (2018). The Influence of Financial Attitude , Financial Socialization , and Financial Experience to *Financial Management Behavior* with *Financial Literacy* as the Mediation Variable. *International Conference on Economics, Bussines and Economic Education 2018*, 2018, 811–832. <https://doi.org/10.18502/kss.v3i10.3174>
- Asandimitra, M. R. D. P. dan N. (2018). Analysis Factors Influencing *Financial Management Behavior*. *International Journal of Academic Research in Bussiness and Social Sciences*, 308–326.
- Atikah Triani dan Rahma Wahdiniwaty. (n.d.). *Pengaruh Pengetahuan Keuangan dan Sikap Keuangan Terhadap Perilaku Manajemen Keuangan pada Mahasiswa S1 Program Studi Manajemen Universitas Komputer Indonesia*.
- Budiono, E. (2020). Analisis Financial Knowledge, Financial Attitude, Income, Locus of Control , *Financial Management Behavior* Masyarakat Kota Kediri. *Jurnal Ilmu Manajemen*, 8(1), 284–295.
- Chinen, Kenichiro, & Hideki, E. (2012). Effect of Attitude and Background on Personal Finance Ability: A Student survey in the United State. *International Journal of Management*.
- Chita, R. C. M., David, L., & Pali, C. (2015). Hubungan Antara Self-Control Dengan Perilaku Konsumtif Online Shopping Produk Fashion Pada Mahasiswa Fakultas Kedokteran Universitas Sam Ratulangi Angkatan 2011. *Jurnal E-Biomedik*, 3(1). <https://doi.org/10.35790/ebm.3.1.2015.7124>
- Dew, J., & Xiao, J. J. (2011). A deeper review of the literature resulted in eight more studies that used financial management behavior scales. *Journal of Financial Counseling and Planning*, 22(1), 43–59. <http://ssrn.com/abstract=2061265>
- Erna Susilawati, R. W. (2017). Pengaruh Kepribadian dan Harga Terhadap Impulse Buying Pada Produk Novel di Toko Buku Bandung Book Center Wilayah Bandung. *Jurnal Ilmiah Magister Managemen UNIKOM*, 01.
- Farah Margaretha, R. A. P. (2015). *Tingkat Literasi Keuangan pada Mahasiswa S-I Fakultas Ekonomi*. 17(1), 76–85.

- Herdjono, I., & Damanik, L. A. (2016). Pengaruh Financial Attitude, Financial Knowledge, Parental Income Terhadap *Financial Management Behavior*. *Jurnal Manajemen Teori Dan Terapan/ Journal of Theory and Applied Management*, 9(3), 226–241. <https://doi.org/10.20473/jmtt.v9i3.3077>
- Hilgert, M.A., Hogarth, J.M., & Beverly, S. G. (2003). Household Financial Management: The Connection Between Knowledge and Behavior. *Federal Reserve Bulletin*, 309–322.
- Lusardi, A., & Mitchell, O. S. (2014). The economic importance of *financial literacy*: Theory and evidence. *Journal of Economic Literature*, 52(1), 5–44. <https://doi.org/10.1257/jel.52.1.5>
- Muhammad Rizki Dwi Prihartono dan Nadia Asandimitra. 2018. Analysis Factors Influencing *Financial Management Behavior*. *International Journal of Academic Research in Business and Social Sciences*, 8(8), 308–326. ISSN: 2222-6990
- Mulyana, D., Soeaidy, M. S., & Taufiq, A. R. (2019). Millennial urban generations: Does become “A current generation” shift their attention to *financial literacy*? *Malaysian Journal of Consumer and Family Economics*, 22, 19–27.
- Nguyen Thi Ngoc Mien, T. P. T. (2015). Factors Affecting Personal *Financial Management Behaviors*: Evidence from Vietnam. *Proceedings of the Second Asia-Pacific Conference on Global Bussines, Economics, Finance and Social Sciences*.
- Pankow, D. (2003). *Financial, Values, Attitudes and Goals*, North Dakota State University Fargo.
- Parahiyangan, F. A. (2013). *Pengaruh Kontrol Diri dan Orientasi Masa Depan Terhadap Sikap Pengelolaan Keuangan dan Perilaku Pengelolaan Keuangan Keluarga*.
- Prihartono, M. R. D., & Asandimitra, N. (2018). Analysis Factors Influencing *Financial Management Behavior*. *International Journal of Academic Research in Business and Social Sciences*, 8(8). <https://doi.org/10.6007/ijarbss/v8-i8/4471>
- Pusparani, A., & Krisnawati, A. (2019). Analisis Pengaruh *Financial Literacy* Dan Financial Attitude Terhadap Financial Behavior Pada Siswa Sekolah Menengah Pertama Di Kota Bandung. *Jurnal Mitra Manajemen*, 3(1), 72–83. <https://doi.org/10.52160/ejmm.v3i1.181>
- Putri, N. A., & Lestari, D. (2019). Pengaruh Gaya Hidup dan Literasi Keuangan Terhadap Pengelolaan Keuangan Tenaga Kerja Muda di Jakarta. *AKURASI: Jurnal Riset Akuntansi Dan Keuangan*, 1(1), 31–42. <https://doi.org/10.36407/akurasi.v1i1.61>
- Richard Josua Christian YAP, Farida Komalasari, I. H. (2016). The Effect of *Financial Literacy* and Attitude on *Financial Management Behavior* and

- Satisfaction. *International Journal of Administrative Science & Organization*, 23.
- Suryanto, A. (2017). Pengaruh Lokasi, Keragaman Produk dan Suasana Toko Terhadap Keputusan Pembelian di Maridjan Cafe Nganjuk. http://simki.unpkediri.ac.id/mahasiswa/file_artikel/2017/99d55067dcee02de81300c5d1c68dd49
- Vitt, L. a., Kent, J., Lyter, D. M., Siegenthaler, J. K., & Ward, J. (2000). Personal Finance and the Rush To Competence: *Financial Literacy* Education in the U.S. *Personal Finance*, October, 1–234. www.isfs.org/documents-pdfs/rep-finliteracy.pdf
- Wahyu Rumbianingrum, C. W. (2018). Pengaruh Literasi Keuangan Terhadap Pengelolaan Keuangan UMKM. *Jurnal Manajemen Dan Bisnis (ALMANA)*, 2(3).
- Yohana, C. (2010). Pengaruh Lotus Of Control , Financial Knowledge , Income Terhadap Financial Management Behavior. 12(3), 131–144.
- Yushita, A. N. (2017). Pentingnya Literasi Keuangan Bagi Pengelolaan Keuangan Pribadi. *Nominal, Barometer Riset Akuntansi Dan Manajemen*, 6(1). <https://doi.org/10.21831/nominal.v6i1.14330>

Website

- www.ojk.go.id/id/kanal/edukasi-dan-perlindungan-konsumen/Pages/literasi-keuangan
- www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/Survei-Nasional-Literasi-dan-Inklusi-Keuangan-2019.aspx
- www.kompasiana.com/dicke12/5f13e837d541df257f4ef045/perilaku-impulse-buying-di-masa-pandemi?page=all
- www.feb.ui.ac.id/blog/2021/02/02/ari-kuncoro-perilaku-konsumsi-dan-tabungan/