

DAFTAR PUSTAKA

- Afra, F. (2023). 5 Jenis Teknik Pengumpulan Data. <https://www.detik.com/edu/detikpedia/d-6950098/5-jenis-teknik-pengumpulan-data-beserta-pengertiannya>.
- Andrew, V. , & Linawati, N. (2014). Hubungan Faktor Demografi dan Pengetahuan Keuangan dengan Perilaku Keuangan Karyawan Swasta di Surabaya. *FINESTA*, 35–39.
- BI. (2014, June). *Edukasi*>Page. www.bi.go.id: <https://www.bi.go.id>.
- Chen, H. , & Volpe. (1998). An Analysis of Personal Financial Literacy Among College Students. *Financial Services Review*, 35–39.
- Chinen, K. , & Endo, H. (2012). Effect of Attitude and backgrounds on Personal Financial Ability: A Survey in the United States. *International Journal of Management*, 29(2), 778–791.
- Dwiastanti, A. (2017). Analysis of Financial Knowledge and financial Attitude on Locus of Control and Financial Management Behavior. *Management and Business Review*, 1–8.
- Herdjiono, I., & Damanik, L. A. (2016). Pengaruh Financial Attitude, Financial Knowledge, Parental Income Terhadap Financial Management Behavior. *Jurnal Manajemen Teori Dan Harapan*, 226–241.
- Hogarth, J. M. , & Hilgert, M. A. (2003). Financial Knowledge, Experience, and Learning Preferences: Preliminary Resultd from a New Year Survey on Financial Literacy. *Federal Reserve Buletin*, 1–7.
- Ida, & Dwinta, C. Y. (2010). Pengaruh Locus of Control, Financial Knowledge, Income Terhadap Financial Management Behavior. *Jurnal Bisnis Dan Akuntansi*, 131–144.
- Kholilah, N. , & Iramani, R. (2013). Studi Financial Management Behavior pada Masyarakat Surabaya. *Journal of Business and Banking*, 69–80.
- Listiani, K. , & Kurniawati, S. L. (2017). *Studi Financial Management Behavior pada Universitas Sekolah Tinggi dan Akademi. Journal of Business and Banking*. 1–11.
- Nababan, D. , & Sadalia, I. (2013). Analisis Personal Financial Literacy dan Financial Behavior Mahasiswa Strata I Fakultas Ekonomi Universitas Sumatera Utara. *Media Informasi Manajemen*, 1–16.
- OJK. (2021). *Strategi Nasional Literasi Keuangan Indonesia 2021-2025*. <https://ojk.go.id/id/berita-dan-kegiatan/info-terkini/Pages/Infografis-Survei-Nasional-Literasi-dan-Inklusi-Kuangan-Tahun-2022.aspx>
- Pankow, D. (2003). *Financial Values. Attitudes and Goals*. Fargo, North Dakota: North Dakota University.

- Rajna, A. , & Ezat, S. (2011). *Financial Management Attitude and Practice among the Medical Practitioners in Public and Private Medical Service in Malaysia*.
- Robb, C. A. , & Woodyard, A. S. (2011). Financial Knowledge and Best Practice Behavior. *Journal of Financial Counseling and Planning*, 22(11), 60–70.
- Sugiono. (2012). *Metode Penelitian Bisnis*. Bandung: Alfabeta.
- Suryanto. (2017). Pola Perilaku Keuangan Mahasiswa di Perguruan Tinggi. *Jurnal Ilmu Politik Dan Komunikasi*, 11–20.

