

DAFTAR PUSTAKA

- Algifari. (2015). *Analisis Regresi untuk Bisnis dan Ekonomi*. Edisi Ketiga. Yogyakarta: BPFE-YOGYAKARTA.
- Altfest, L. (2016). Personal financial planning. McGraw-Hill Higher Education.
- Atkinson, A., & Messy, F. A. (2011). Assessing financial literacy in 12 countries: an OECD/INFE international pilot exercise. *Journal of Pension Economics and Finance*, 10(04), 657-665.
- Atkinson, A., & Messy, F. A. (2011). Assessing financial literacy in 12 countries: an OECD/INFE international pilot exercise. *Journal of Pension Economics and Finance*, 10(04), 657-665.
- Baker, H. Kent and John R. Nofsinger (2010). *Behavioral Finance: Investors, Corporations and Markets*. John Wiley & Sons.
- Bandura, A. (1977). *Self-efficacy: toward a unifying theory of behavioral change*. Psychological review, 84(2), 191.
- Bandura, A. (1994). *Self-efficacy*. John Wiley & Sons, Inc..
- Bandura, A. (1997). *Self-Efficacy: The Exercise of Control*. New York, NY: W. H. Freeman.
- Bandura, A., & Walters, R. H. (1977). *Social learning theory*. Prentice-Hall, Inc.
- CFPB (Consumer Financial Protection Bureau). (2015). *Financial Well-Being: The Goal of Financial Education*, diakses dari <http://www.consumerfinance.gov/data-research/research-reports/financial-well-being/> pada tanggal 2 November 2016.
- Danes, S. M., & Haberman, H. (2007). Teen financial knowledge, self-efficacy, and behavior: A gendered view. *Journal of Financial Counseling and Planning*, 18(2).
- Dietz, B. E., Carrozza, M., & Ritchey, P. N. (2003). Does financial self-efficacy explain gender differences in retirement saving strategies?. *Journal of Women & Aging*, 15(4), 83-96.
- Dietz, B. E., Carrozza, M., & Ritchey, P. N. (2008). Does financial self-efficacy explain gender differences in retirement saving strategies?. *Journal of Women & Aging*, 15(4), 83-96.
- Farrell, L., Fry, T. R., & Rissee, L. (2016). The significance of financial self-efficacy in explaining women's personal finance behaviour. *Journal of Economic Psychology*, 54, 85-99.
- Feist, Jess, Feist, Gregory J. (2008). *Theories of Personality*, Seventh Edition. United State of America: The McGraw-Hill Companies, Inc.
- Forbes, J., & Kara, S. M. (2010). Confidence mediates how investment knowledge influences investing self-efficacy. *Journal of economic psychology*, 31(3), 435-443.

- Gitman, L. J., & Zutter, C. J. (2011). *Principles of Managerial Finance 13th Edition*. Prentice Hall.
- Godwin, D. D., & Koonce, J. C. (1992). Cash flow management of low-income newlyweds. *Financial Counseling and Planning*, 3, 17-42.
- Grabowski, L. J. S., Call, K. T., & Mortimer, J. T. (2001). Global and economic self-efficacy in the educational attainment process. *Social Psychology Quarterly*, 164-179.
- Guhardja, S., Puspitawati, H., & Hartoyo, H. D. (1992). *Manajemen Sumberdaya Keluarga*. Diktat Kuliah Manajemen Sumberdaya Keluarga. Bogor: Departemen Gizi Masyarakat dan Sumberdaya Keluarga, Fakultas Pertanian, IPB.
- Guo, L., Stone, D., Bryant, S. (2013). Are consumers' financial needs and values common across cultures? Evidence from six countries. *International Journal of Consumer Studies*, 37(6), 675-688.
- Horne, V. Wachowicz, Jr. 2012. *Financial Management*.
- Iswantoro, C., & Anastasia, N. (2013). Hubungan Demografi, Anggota Keluarga dan Situasi dalam Pengambilan Keputusan Pendanaan Pembelian Rumah Tinggal Surabaya. *Finesta*, 1(2), 125-129.
- Kahneman, D., & Tversky, A. (1979). Prospect theory: An analysis of decision under risk. *Econometrica: Journal of the econometric society*, 263-291.
- Kickul, J., Wilson, F., Marlino, D., & Barbosa, S. D. (2008). Are misalignments of perceptions and self-efficacy causing gender gaps in entrepreneurial intentions among our nation's teens?. *Journal of Small Business and Enterprise Development*, 15(2), 321-335.
- Lown, J. M. (2011). 2011 Outstanding AFCPE® Conference Paper: Development and Validation of a Financial Self-Efficacy Scale. *Journal of Financial Counseling and Planning*, 22(2).
- Manurung, A. H. (2012). Konsep dan Empiris Teori Investasi.
- Nofsinger, J. R. (2001). The Impact of Public Information on Investors. *Journal of Banking & Finance*, 25(7), 1339-1366.
- Pompian, M. M. (2006). Behavioral Finance and Wealth Management. *How to Build Optimal Portfolios That Account for Investor Biases*, New Jersey.
- Priyatno, D. (2008). *Mandiri Belajar SPSS (Statistical Product and Service Solution): Untuk Analisis Data & Uji Statistik*. Yogyakarta: Penerbit Gava Media.
- Rita, M. R., & Kusumawati, R. (2011). Pengaruh Variabel Sosio Demografi dan Karakteristik Finansial Terhadap Sikap, Norma Subyektif dan Kontrol Perilaku Menggunakan Kartu Kredit (Studi pada Pegawai di UKSW Salatiga).
- Senduk, S. (2004). *Seri Perencana Keuangan Keluarga: Mencari Penghasilan Tambahan*. Alex Media Komputindo, Jakarta.

- Shefrin, H. (2010). *Behavioralizing finance*. Now Publishers Inc.
- Shefrin, H. (2010). *Behavioralizing finance*. Now Publishers Inc.
- Shefrin, H., & Statman, M. (2000). Behavioral portfolio theory. *Journal of financial and quantitative analysis*, 35(02), 127-151.
- Sina, P. G., & Noya, A. (2014). Pengaruh Kecerdasan Spiritual Terhadap Pengelolaan Keuangan Pribadi. *Jurnal Manajemen*, 11(2).
- Sugiyono, D. (2010). Metode penelitian kuantitatif kualitatif dan R&D. *Penerbit Alfabeta*.
- Xiao, J. J. (2008). Applying behavior theories to financial behavior. In *Handbook of Consumer Finance Research* (pp. 69-81). Springer New York.

