

DAFTAR PUSTAKA

- Bowen, C. Fa. (2002). Financial Knowledge of Teens and Their Parents. *Financial Counseling and Planning*, 13(2), 93–102.
- Chan, K., & Mcneal, J. U. (2006). Children and Media in China : An Urban-Rural Comparison Study. *Department of Communication Studies Journal*, 23(2), 77–86.
- Chen, H., & Volpe, R. P. (1998). An Analysis of Personal Financial Literacy Among College Students, 7(BMU01-89), 107–128. <http://doi.org/10.3788/CJL201643.0811001>
- Clarke, M. C., Heaton, M. B., Israelsen, C. L., & Eggett, D. L. (2005). The Acquisition of Family Financial Roles and Responsibilities. *Family and Consumer Sciences Research Journal*, 33(4), 321–340. <http://doi.org/10.1177/1077727X04274117>
- Danes, S. M., Rodriguez, M. C., & Brewton, K. E. (2013). Learning Context When Studying Financial Planning in High Schools: Nesting of Student, Teacher, and Classroom Characteristics. *Journal of Financial Counseling & Planning*, 24(2), 20–36. Retrieved from <http://search.ebscohost.com/login.aspx?direct=true&AuthType=ip,url,cookie,uid&db=a9h&AN=94783473&site=ehost-live&scope=site>
- Erawati, N., & Susanti. (2017). Pengaruh Literasi Keuangan, Pembelajaran di Perguruan Tinggi, Dan Pengalaman Bekerja Terhadap Perilaku Keuangan Mahasiswa Fakultas Ekonomi Universitas Negeri Surabaya, 5(1), 1–7.
- Gale, W. G., & Levine, R. (2010). Financial Literacy : What Works? How Could It Be More Effective?, (October), 1–31.
- Ghozali, I. (2013). *Aplikasi Analisis Multivariate Dengan Program Ibm Spss 23*. Semarang: Badan Penerbit Universitas Diponegoro.
- Gillen, M., & Loeffler, D. N. (2012). Financial Literacy and Social Work Students: Knowledge is Power. *Journal of Financial Therapy*, 3(2), 28–38. <http://doi.org/10.4148/jft.v3i2.1692>
- Herawati, N. T. (2015). Kontribusi Pembelajaran di Perguruan Tinggi dan Literasi Keuangan Terhadap Perilaku Keuangan Mahasiswa. *Jurnal Pendidikan Dan Pengajaran*, (1-3), 60–70.

- Ismail, S., Serguieva, A., & Singh, S. (2011). Integrative Model of Students' Attitude to Educational Loan Repayment: A Structural Modelling Approach. *Journal of International Education in Business*, 4(2), 125–140.
- Isomidinova, G., & Singh, J. S. K. (2017). Determinants of Financial Literacy : A Quantitative Study among Young Students in Tashkent , Uzbekistan. *Electronic Journal of Business & Management*, 2(1), 61–75.
- Jacob, K., Hudson, S., & Bush, M. (2000). Tools for Survival: An Analysis of Financial Literacy Programs For Lower-Income Families. *Woodstock Institute*, 157(5548).
- Jorgensen, B. L. (2007). Financial Literacy of College Students: Parental and Peer Influences. Ph.D. Virginia Polytechnic Institute and State University.
- Kozina, F. L., & Ponikvar, N. (2015). Financial Literacy of First-Year University Students: The Role of Education. *International Journal of Management, Knowledge and Learning*, 4(2), 241–255.
- Krechovská, M. (2015). Financial Literacy As A Path To Sustainability. *Trendy v Podnikání-Business*, 5(2), 3–12.
- Lantara, I. W. N., & Kartini, N. K. R. (2015). Financial Literacy Among University Students : Empirical Evidence From Indonesia. *Journal of Indonesian Economy and Business*, 30(3), 247–256.
- Liputan6.com. (2018). OJK Sebut Baru 23,4 Persen Anak Muda RI Paham Produk Keuangan. Retrieved February 22, 2019, from <https://www.liputan6.com/bisnis/read/3532963/ojk-sebut-baru-234-persen-anak-muda-ri-paham-produk-keuangan>
- Lusardi, A., & Mitchell, O. S. (2007). Financial Literacy and Retirement Preparedness : Evidence and Implications for Financial Education. *Business Economics*, 42(1), 35–44.
- Lyons, A. C., Palmer, L., Jayaratne, K. S. U., & Scherpf, E. (2006). Are We Making the Grade? A National Overview of Financial Education and Program Evaluation. *The Journal of Consumer Affairs*, 40(2), 208–235.
- Mahdzan, N. S., & Tabiani, S. (2013). The Impact of Financial Literacy on Individual Saving: An Exploratory Study In The Malaysian Context. *Transformations in Business and Economics*, 12(1), 41–55. <http://doi.org/10.1111/jlme.12312>
- Mandell, L., & Klein, L. S. (2009). The Impact of Financial Literacy Education on Subsequent Financial Behavior, (206), 15–24.

- Pavkovic, A., Andelinovic, M., & Misevic, D. (2018). Measuring Financial Literacy of University Students, 87–97.
- Remund, D. L. (2010). Financial Literacy Explicated: The Case For A Clearer Definition In An Increasingly Complex Economy. *Journal of Consumer Affairs*, 44(2), 276–295. <http://doi.org/10.1111/j.1745-6606.2010.01169.x>
- Sabri, M. F. F. (2011). Pathways to Financial Success: Determinants of Financial Literacy and Financial Well-Being Among Young Adults. Ph.D. Doctor of Philosophy. Iowa Sate University.
- Shim, S., Barber, B. L., Card, N. A., Xiao, J. J., & Serido, J. (2010). Financial Socialization of First-year College Students : The Roles of Parents , Work , and Education. *Journal of Youth and Adolescence*, 39(12). <http://doi.org/10.1007/s10964-009-9432-x>
- Siregar, S. (2010). *Statistika Deskriptif*. Jakarta: PT. Raja Grafindo Persada.
- Siregar, S. (2014). *Statistika Deskriptif Untuk Penelitian: Dilengkapi Perhitungan Manual dan Aplikasi SPSS Versi 17* (1st ed.). Jakarta: Rajawali Pers.
- Sohn, S., Joo, S., Grable, J. E., Lee, S., & Kim, M. (2012). Adolescents' Fncial Literacy : The Role of Financial Socialization Agents , Financial Experiences , and Money Attitudes in Shaping Financial Literacy Among South Korean Youth. *Journal of Adolescence*, 35(4), 969–980. <http://doi.org/10.1016/j.adolescence.2012.02.002>
- Sugiyono. (2010). *Metode Penelitian (Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D)*. Bandung: Alfabeta.
- Sugiyono. (2012). *Metode Penelitian Bisnis (Pendekatan Kuantitatif, Kualitatif, dan R&D)*. Bandung: Alfabeta.
- Sugiyono. (2016). *Metode Penelitian (Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D)*. Bandung: Alfabeta.
- Vyvyan, V., Blue, L., & Brimble, M. (2014). Factors that Influence Financial Capability and Effectiveness: Exploring Financial Counsellors' Perspectives. *Australasian Accounting, Business and Finance Journal*, 8(4), 3–22. <http://doi.org/10.14453/aabfj.v8i4.2>
- Wagner, J. (2015). An Analysis of The Effects of Financial Education on Financial Literacy and Financial Behaviors. *Dissertations, Theses, and Student Research from the College of Business*. Retrieved from <http://digitalcommons.unl.edu/businessdiss><http://digitalcommons.unl.edu/businessdiss/50>

- Ward, S. (1974). Consumer Socialization. *Journal of Consumer Research*, 1(2), 1–14.
- Widayanti, I. (2012). Faktor-Faktor Yang Mempengaruhi Literasi Finansial Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Brawijaya. *Jurnal Akuntansi Dan Pendidikan*, 1(5), 89–99.