

## REFERENCES

- Abendroth, L.J., Diehl, K. (2006). Now or never: Effects of limited purchase opportunities on patterns of regret over time. *J. Consum. Res.* 33 (3), 342–351.
- Achtziger, A., Hubert, M., Kenning, P., Raab, G., Reisch, L. (2015). Debt out of control: The links between self-control, compulsive buying, and real debts. *J. Econ. Psychol.* 49, 141–149.
- Adams, T., & Moore, M. (2007). High-risk health and credit behavior among 18- to 25-year-old college students. *Journal of American College Health*, 56, 101–108.
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 179-211.
- Ajzen, I. (2005). *Attitudes, Personality, and Behavior (2nd Edition ed.)*. Open University Press.
- Anderson, A., Baker, F., and Robinson, D. T. (2017). Precautionary Savings, Retirement Planning and Misperceptions of Financial Literacy. *Journal of Financial Economics*.
- Ansong, A. (2011). Level of Knowledge in Personal Finance by University Freshmen Business Students. *African Journal of Business Management*, 5(22), 8933-8940.
- Arnett, J. J. (2000). Emerging adulthood: A theory of development from the late teens through the twenties. *American Psychologist*, 55, 469–480.
- Asia-Pacific Economic Cooperation. (2014). Promoting Financial Inclusion and Literacy among SME – Indonesian Experience. *38th Small and Medium Enterprises Working*.
- Asia-Pacific Economic Cooperation. (2014). Promoting Financial Inclusion and Literacy among SME – Indonesian Experience. *38th Small and Medium Enterprises Working*.
- Atkinson, A., and Messy, F.-A. (2012). Measuring Financial Literacy: Results of the OECD / International Network on Financial Education (INFE) Pilot Study. *OECD Working Papers on Finance, Insurance and Private Pensions*, 15.

- Bandura, A. (2000). Self-efficacy: The foundation of agency. In W. J. Perrig & A. Grob (Eds.), *Control of human behavior, mental processes, and consciousness* (pp. 17–34). Mahwah, NJ: Erlbaum.
- Bank Indonesia. (2014). Financial Literacy Baseline Survey. *Grup Pengembangan Keuangan Inklusif - Departemen Pengembangan Akses Keuangan dan UMKM (DPAU)*.
- Baumeister, R. F., Vohs, K. D., & Tice, D. M. (2007). The strength model of self-control. *Current Directions in Psychological Science*, 16(6), 351–355.
- Baumeister, R.F. (2002). Yielding to temptation: Self-control failure, impulsive purchasing, and consumer behavior. *J. Consum. Res.* 28 (4), 670–676.
- Bergner, R. M. (2011). What is Behavior? And So What? *New Ideas in Psychology*, 29, 147-155.
- Bianchi, M. (2018). Financial Literacy and Portfolio Dynamics. *Journal of Finance*.
- Bianchi, M. (2018). Financial Literacy and Portfolio Dynamics. *Journal of Finance*.
- Biljanovska, N., Palligkinis, S. (2015). Control thyself: Self-control failure and household wealth. *SAFE Working Paper No. 69*. Available at SSRN: <https://ssrn.com/abstract=2509080>.
- Carver, C. S., & Scheier, M. F. (2001). Optimism, pessimism, and self-regulation. In E. C. Chang (Ed.), *Optimism & pessimism: Implications for theory, research, and practice* (pp. 31-51). Washington, DC, US: American Psychological Association. Doi: <http://dx.doi.org/10.1037/10385-002>
- CFPB. (2015). Measuring Financial Well-being: A Guide to Using the CFPB Financial Well-being Scale. [consumerfinancial.gov/financial well-being](http://consumerfinancial.gov/financial-well-being).
- Chen, H. and Volpe, R.P. (1998), “An analysis of personal financial literacy among college students”, *Financial Services Review*, Vol. 7 No. 2, pp. 107-28.
- Choi, J.J., Laibson, D., Madrian, B.C., (2011). \$100 bills on the sidewalk: Suboptimal investment in 401 (k) plans. *Rev. Econ. Stat.* 93 (3), 748–763.
- Csikszentmihalyi, M. (1990). *Flow: The psychology of optimal experience*. New York, NY: Harper & Row.

- Darmawan, D. (2016). *Metode Penelitian Kuantitatif*. Bandung: PT Remaja Rosdakarya.
- Davidson, R. J. (1994). Asymmetric brain function, affective style, and psychopathology: The role of early experience and plasticity. *Development and Psychopathology*, 6, 741–758.
- Djarwanto, P. S., and Pangestu, S. (2000). *Statistik Induktif* (Edisi 4 ed.). Yogyakarta: BPFPE.
- Dulock, H. L. (1993). Research Design: Descriptive Research. *Journal of Pediatric Oncology Nursing*, 10(4), 154-157.
- Durayappah Adoree. (2010). The 3P Model: A General Theory of Subjective Well-Being. *J Happiness Stud*.
- Fallon, M. (2016). *Writing up Quantitative Research in the Social and Behavioral Sciences*. Sense Publishers.
- Fergusson, D. M., Horwood, L. J., & Beautrais, A. L. (1981). The measurement of family material well-being. *Journal of Marriage and Family*, 43(3), 715–725. <http://dx.doi.org/10.2307/351771>
- Fernandes, D., Lynch Jr., J.G., Netemeyer, R.G. (2014). Financial literacy, financial education, and downstream financial behaviors. *Manage. Sci.* 60 (8), 1861–1883.
- Flyvbjerg, B. (2011). Case Study. In *The Sage Handbook of Qualitative Research (4th Edition ed., pp. 301-316)*. Thousand Oaks, California: Sage.
- Fujita, K., Trope, Y., Liberman, N., Levin-Sagi, M., 2006. Construal levels and selfcontrol. *J. Pers. Soc. Psychol.* 90 (3), 351–367.
- Gachango, D. M. (2014). Effect of Financial Literacy on Personal Financial Management Practices: A Case of Employees in Finance and Banking Institutions in Kenya. *Thesis: University of Nairobi*.
- Gathergood, J. (2012). Self-Control, Financial Literacy and Consumer Over-Indebtedness. *J. Econ. Psychol.* 33, 590–602.
- Gedmintiene, D. D., and Visockaite, A. (2016). The Importance of Personal Finance for Investment and Applying Financial Behaviour Principles in Personal Finance Investment Decisions in Lithuania. *Societal Studies Research Journal*, 8(1), 118-131.
- George and Douglas. 2009. *Teori Sosiologi*. Karya Wacana. Yogyakarta.

- George, L. K. (1993). *Sociological perspective on life transitions*. Annual Review of Sociology, 19(1), 353-373. <http://dx.doi.org/10.1146/annurev.so.19.080193.002033>
- Graham, F., & Isaac, A. G. (2002). The behavioral life-cycle theory of consumer behavior: Survey evidence. *Journal of Economic Behavior & Organization*, 48(4), 391–401. [https://doi.org/10.1016/S0167-2681\(01\)00242-6](https://doi.org/10.1016/S0167-2681(01)00242-6)
- Gujarati, D. N. (2007). *Dasar-Dasar Ekonometrika*. Jakarta: Erlangga.
- Haider, B., Khan, S., and Anwar, K. (2016). Emotional Expressions Between Male and Female in Hostalized Students . *Journal of Education and Practice*, 7(25).
- Hair, J. F., Black, W. C., Babin, B. J., and Anderson, R. E. (2010). *Multivariate Data Analysis* (7th Edition ed.). Pearson Education.
- Hilgert, M. A., Hogarth, J. M., and Beverly, S. G. (2003). Household Financial Management: The Connection between Knowledge and Behavior. *Federal Reserve Bulletin*, 309-322.
- Hira, T.K. and Mugenda, O. (1999), “Do men and women differ in their financial beliefs and behaviors?”, in Kitt, K. (Ed.), *Proceedings of Eastern Family Economics Resource*.  
Institution Press and Russell Sage Foundation, Washington, DC, pp. 81–115.
- Joo, S. and Grable, J.E. (2004), “An exploratory framework of the determinants of financial satisfaction”, *Journal of Family and Economic Issues*, Vol. 25 No. 1, pp. 162-71.
- Kahneman and Riis. (2005). Living, and Thinking about it: Two perspective on life. *The Science of Well-Being*. Oxford University Press. pp. 285-304
- Katona, George. (1968). *The American Economic Review* Vol. 58, No. 2, *Papers and Proceedings of the Eightieth Annual Meeting of the American Economic Association* (May, 1968), pp. 19-30.
- Kempson, E., Finney, A., & Poppe, C. (2017). Financial well-being a conceptual model and preliminary analysis. *Consumption Research Norway (SIFO)*
- Kim, J. (2000). The effects of workplace financial education on personal finances and work outcomes (Doctoral dissertation Virginia Polytechnic Institute and State: Blacksburg). Retrieved from <http://scholar.lib.vt.edu/theses/available/etd-04212000-17150023/unrestricted/TOC.pdf>.

- Kim, J., Garman, E.T., & Sorhaindo, B. (2003). Relationships among credit counseling clients' financial wellbeing, financial behaviors, financial stressor events, and health. *Journal of Financial Counseling and Planning, Vol. 14, Issue 2, 75-87.*
- Kiyosaki, K. (2013). *The Power of The Triple-A Triangle to Achieve Your Dreams*. Retrieved March 19, 2018, from Rich Dad: <http://www.richdad.com/Resources/Rich-Dad-Financial-Education-Blog/june-2013/How-to-Get-What-You-Want.aspx>
- Kiyosaki, K.(2016). Rich Dad Poor Dad. (J. D. Purnomo, Trans.) *Rich Dad Operating Company*.
- Kumar, R. (2011). *Research Methodology* (3rd Edition ed.). SAGE Publications.
- Lazarus, R. S., Kanner, A. D., & Folkman, S. (1980). Emotions: A cognitive-phenomenological analysis. In R. Plutchik & H. Kellerman (Eds.), *Theories of emotion* (pp. 189–217). New York, NY: Academic Press..
- Leach, L.J., Hayhoe, C.R. and Turner, P.R. (1999), “Factors affecting perceived economic well-being of college students: a gender perspective”, *Financial Counseling and Planning, Vol. 10 No. 2, pp. 11-23.*
- Lind, D. A., Marchal, W. G., and Wathen, S. A. (2012). *Statistical Techniques in Business and Economics* (Vol. 15th). Mc-Graw-Hill/Irwin.
- Loibl, C., & Hira, T. K. (2007). New insights into advising female clients on investment decisions. *Journal of Financial Planning, 20, 68–75.*
- Lusardi, A. (1999). Information, expectations, and savings for retirement. In: Aaron, H. (Ed.), *Behavioral Dimensions of Retirement Economics. Brookings*
- Lusardi, A. (2008). Household Saving Behavior: The Role of Financial Literacy, Information, and Financial Education Programs. *Implications of Behavioral Economics for Economic Policy*. Dartmouth College.
- Lusardi, A. (2008). Household Saving Behavior: The Role of Financial Literacy, Information, and Financial Education Programs. *Implications of Behavioral Economics for Economic Policy*. Dartmouth College.
- Lusardi, A. and Mitchell, O.S (2011). Financial Literacy Around the World: An Overview. *Journal of Pension Economics and Finance*.
- Lusardi, A. and Mitchell, O.S., (2007). Baby boomer retirement security: The roles of planning, financial literacy, and housing wealth. *J. Monetary Econ. 54 (1), 205–224.*

- Lusardi, A.(2012). Numeracy, Financial Literacy, and Financial Decision-Making. *National Bureau of Economic Research*, (No. w17821).
- Lusardi, A., and Tufano, P. (2015). Debt Literacy, Financial Experiences and Overindebtedness. *Journal of Pension Economics & Finance*.
- Lusardi, A., Mitchell, O. S., and Curto, V. (2010). Financial Literacy among the Young. *The Journal of Consumer Affairs*, 358-380.
- Lyons, A. C., Scherpf, E. M., & Roberts, H. (2006). Financial education and communication between parents and children. *The Journal of Consumer Education*, 23, 64–67.
- Malone, K., Stewart, S. D., Wilson, J., & Korsching, P. F. (2009). Perceptions of financial well-being among American women in diverse families. *Journal of Family and Economic Issues*, 31, 63–81.
- Management Association, *Eastern Family Economics Resource Management Association*, Austin, TX, pp. 1-8.
- Mandell, L., and Klein, L. S. (2009). The Impact of Financial Literacy Education on Subsequent Financial Behavior. *Journal of Financial Counseling and Planning*, 20(1).
- Marknetter 2013. Consumer Power: Evolution in the Digital Age. *Journal of Interactive Marketing* 27 (2013) 257–269.
- Miotto, A.P.S. and Parente, J. (2015). Antecedents and consequences of household financial management in Brazilian lower-middle-class. *Rev. Adm. Empres.* 55(1), 50–64. *Stromback 2017*
- Miron-shatz, T. (2009).“Am I going to be happy and financially stable?”: How American women feel when they think about financial security. *Judgement and Decision Making*, (February), 102–112.
- Mischel, W., Shoda, Y., & Peake, P. K. (1988). The nature of adolescent competencies predicted by preschool delay of gratification. *Journal of Personality and Social Psychology*, 54(4), 687–696.
- Monticone, C. (2010). How Much Does Wealth Matter in the Acquisition of Financial Literacy? *The Journal of Consumer Affairs*, 44(2).
- Monticone, C. (2010). How Much Does Wealth Matter in the Acquisition of Financial Literacy? *The Journal of Consumer Affairs*, 44(2).
- Moran, S, Tirri, K., Ulisses, A., & Bundick, M. (2009). Finding purpose in three societies. *Paper presented at the international positive psychology conference, Philadelphia, PA.*

- Nababan, D., & Sadalia, I. (2012). *Analisis personal financial literacy dan financial behavior mahasiswa strata I fakultas ekonomi Universitas Sumatera Utara*.
- Nelson, M. C., Lust, K., Story, M., & Ehlinger, E. (2008). Credit card debt, stress and key health risk behaviors among college students. *American Journal of Health Promotion*, 22, 400–412.
- Norvilitis, J. M., & Santa Maria, P. (2002). Credit card debt on college campuses: Causes, consequences, and solutions. *College Student Journal*, 36, 356–363.
- Norvilitis, J.M., Merwin, M.M., Osberg, T.M., Roehling, P.V., Young, P. and Kamas, M.M. (2006), “Personality factors, money attitudes, financial literacy, and credit card debt in college students”, *Journal of Applied Social Psychology*, Vol. 36 No. 6, pp. 1395-413.
- O’Neill, B., Sorhaindo, B., Xiao, J. J., & Garman, E. T. (2005). Financially distressed consumers: Their financial practices, financial well-being, and health. *Financial Counseling and Planning*, 16, 73–87.
- Organisation for Economic Co-Operation and Development. (2006). The Importance of Financial Education. Policy Brief. Retrieved from <http://www.oecd.org/finance/financial-education/37087833.pdf>
- Otoritas Jasa Keuangan. (2016). *Survei Nasional Literasi dan Inklusi Keuangan 2016*. Otoritas Jasa Keuangan.
- Park, N., Peterson, C., & Seligman, M. E. (2004). Strengths of character and well-being. *Journal of Social and Clinical Psychology*, 23(5), 603–619.
- Pavot, W., Diener, E., & Suh, E. (1998). The temporal satisfaction with life scale. *Journal of Personality Assessment*, 70, 340–354.
- Perilaku Konsumtif Dan Tren Shopaholic Pada Mahasiswa Di Indonesia By Braindilog Sosiologi Indonesia September 19, 2017 , *Tokopedia*.
- Peterson, A. C., & Leffert, N. (1995). What is special about adolescence? In M. Rutter (Ed.), *Psychosocial disturbances in young people: Challenges for prevention* (pp. 3–36). Cambridge: Cambridge University Press.
- Peterson, C., Ruch, W., Beermann, U., Park, N., & Seligman, M. E. P. (2007). Strengths of character, orientations to happiness, and life satisfaction. *The Journal of Positive Psychology*, 3, 149–156.
- Porter, N. M., & Garman, E. T. (1993). Testing a conceptual model of financial well-being. *Financial Counseling and Planning*, 4(803), 135–164.

- Project Note (no. 5-2017). Retrieved from <http://www.bristol.ac.uk/media-library/sites/geography/pfrc/pfrc1705-financial-well-beingconceptual-model.pdf>
- Puri M. and Robinson D. T. (2007). Optimism and economic choice. *Journal of Financial Economics*. Doi: <https://doi.org/10.1016/j.jfineco.2006.09.003>
- Qiao, X. (2012). *Gender Differences In Saving and Investing Behaviours*. Retrieved from Theseus: [https://www.theseus.fi/bitstream/handle/10024/45099/Xuewei\\_Qiao.pdf?sequence](https://www.theseus.fi/bitstream/handle/10024/45099/Xuewei_Qiao.pdf?sequence)
- Qiao, X. (2012). *Gender Differences In Saving and Investing Behaviours*. Retrieved from Theseus: [https://www.theseus.fi/bitstream/handle/10024/45099/Xuewei\\_Qiao.pdf?sequence](https://www.theseus.fi/bitstream/handle/10024/45099/Xuewei_Qiao.pdf?sequence)
- Rao, A., & Barber, B. L. (2005). Financial well-being: Descriptors and pathways. *TCAI Working Paper 5–2*.
- Remund, D. L. (2010). Financial Literacy Explicated: The Case for a Clearer Definition in an Increasingly Complex Economy. *The Journal of Consumer Affairs*, 44(2), 276-295.
- Roberts, J. A., & Jones, E. (2001). Money attitudes, credit card use, and compulsive buying among American college students. *Journal of Consumer Affairs*, 35, 213–240.
- Ryan, R. M., & Deci, E. L. (2000). Self-determination theory and the facilitation of intrinsic motivation, social development, and well-being. *American Psychologist*, 55(1), 68–78.
- Sabri, M. F. (2012). Financial well-being of Malaysian college students. *Asian Education and Development Studies Vol. 1 No. 2, 2012 pp. 153-170*
- Sabri, M.F. and MacDonald, M. (2010), “Savings behavior and financial problems among college students: the role of financial literacy in Malaysia”, *Cross-Cultural Communication, Vol. 6 No. 3, pp. 103-10*.
- Scheier M., Carver, C., and Bridges, M.W. (1994). Distinguishing optimism from neuroticism (and trait anxiety, self-mastery, and self-esteem): A reevaluation of the Life Orientation Test. *Journal of Personality and Social Psychology*, Vol 67(6), Dec 1994, 1063-1078.
- Scheier, M., & Carver, C. (1985). Optimism, coping, and health: Assessment and implications of generalized outcome expectancies. *Health Psychology*, 4, 219–247.



- Schmeichel, B. J., & Zell, A. (2007). Trait self-control predicts performance on behavioral tests of self-control. *Journal of Personality, 75*(4), 743–756.
- Seligman, M. E. (2006). *Learned Optimism: How to change your mind and your life*. New York, NY: Vintage.
- Shefrin, H. M., & Thaler, R. H. (1988). *The behavioral life cycle hypothesis. Economic Inquiry, 26*(4), 609–643. <https://doi.org/10.1111/j.1465-7295.1988.tb01520.x>
- Shim, S., Barber, B.L., Card, N.A., Xiao, J.J. and Serido, J. (2010), “Financial socialization of first-year college students: the roles of parents, work, and education”, *Journal of Youth and Adolescence, Vol. 39 No. 12, pp. 1457-70*.
- Shim, S., Xiao, J. J., Barber, B., & Lyons, A. (2009). Pathways to life success: A conceptual model of financial well-being for young adults. *Journal of Applied Developmental Psychology, 30*, 708–723.
- Snyder, C. R. (2000). *Handbook of hope: Theory, measures, and applications*. San Diego, CA: Academic Press.
- Sotiropoulos, V., d’Astous, A. (2013). Attitudinal, self-efficacy, and social norms determinants of young consumers’ propensity to overspend on credit cards. *J. Consum. Policy 36* (2), 179–196.
- Steger, M., Kashdan, T. B., Sullivan, B. A., & Lorentz, D. (2008). Understanding the search for meaning in life: Personality, cognitive style, and the dynamic between seeking and experiencing meaning. *Journal of Personality, 76*(2), 199–228.
- Strömbäck, C., Lind, T., Skagerlund, K., Västfjäll, D., & Tinghög, G. (2017). Does self-control predict financial behavior and financial well-being? *Journal of Behavioral and Experimental Finance, 14*, 30–38. <https://doi.org/10.1016/j.jbef.2017.04.002>
- Sugiyono (2009). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Sugiyono (2012). *Statistika Untuk Penelitian*. Bandung: Alfabeta.
- Sugiyono. (2000). *Metode Penelitian Bisnis*. Bandung: CV. Alfabeta.
- Suliyanto (2011). *Ekonometrika Terapan: Teori dan Aplikasi dengan SPSS*. Yogyakarta: Andi.
- Suliyanto. (2005). *Analisis Data dalam Aplikasi Pemasaran*. Bogor: Ghalia Indonesia.

- Taft, M. K., Hosein, Z. Z., & Mehrizi, S. M. T. (2013). The relation between financial literacy, financial wellbeing and financial concerns. *International Journal of Business and Management*, 8(11), 63–75. <https://doi.org/10.5539/ijbm.v8n11p63>
- Tangney, J. P., Baumeister, R. F., & Boone, A. L. (2004). High self-control predicts good adjustment, less pathology, better grades, and interpersonal success. *Journal of Personality*, 72(2), 271–324.
- Tejada, J. J., and Punzalan, J. R. (2012). On the Misuse of Slovin's Formula. *The Philippine Statistician*, 61(1), 129-136.
- Tyson, E. (2010). *Personal Finance for Dummies, 6th Edition*. Wiley Publishing.
- Van Rooij, M., Lusardi, A., and Alessie, R. (2011). Financial Literacy and Stock Market Participation. *Journal of Financial Economics*, 101, 449–472.
- Widener, Katharine N. (2017). Financial Management Issues of College-Aged Students: Influences and Consequences. *Selected Honors Theses*. 63. Southeastern University, Lakeland.
- Worthy, S. L., Jonkman, J., & Pike, L. B. (2010). Sensation-seeking, risk-taking, and problematic financial behaviors of college students. *Journal of Family and Economic Issues*, 31, 161–170.
- Xiao, J. J. (2008). Applying Behavior Theories to Financial Behavior. *Handbook of Consumer Finance Research*.
- Xiao, J. J., and Dew, J. (2011). The Financial Management Behavior Scale: Development and Validation. *Journal of Financial Counseling and Planning*, 22(1), 43-59.
- Xiao, J. J., Tang, C., & Shim, S. (2009). Acting for happiness: Financial behavior and life satisfaction of college students. *Social Indicators Research*, 92, 53–68.
- Yuliandi, S. (2014). Understanding Financial Security from Consumer's Perspective: A Review of Literature. *International Journal of Humanities and Social Science*. Vol. 4, No. 12; October 2014