

REFERENCES

- Adawiyah, W. R. (2011). Faktor Penghambat Pertumbuhan Usaha Mikro Kecil Menengah (UMKM): Studi di Kabupaten Banyumas. *Sustainable Competitive Advantage. 1*. Universitas Jenderal Soedirman.
- 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.
- Albeerdy, M. I., and Gharleghi, B. (2015). Determinants of the Financial Literacy among College Students in Malaysia. *International Journal of Business Administration*, 6(3), 15-24.
- Altfest, L. J. (2007). *Personal Financial Planning*. McGraw-Hill /Irwin.
- 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.
- Asia-Pacific Economic Cooperation. (2014). Promoting Financial Inclusion and Literacy among SME – Indonesian Experience. *38th Small and Medium Enterprises Working*.
- Asian Development Bank. (2006). *Country Gender Assesment: Indonesia*. The Asia Foundation, Asian Development Bank, Canadian International Development Agency, National Democratic Institute, The World Bank.
- 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.
- Badan Pusat Statistik. (2015). *Laporan Perkawinan Usia Anak*. Retrieved July 11, 2018, from Unicef: https://www.unicef.org/indonesia/id/Laporan_Perkawinan_Usia_Anak.pdf
- Bank Indonesia. (2014). Financial Literacy Baseline Survey. *Grup Pengembangan Keuangan Inklusif - Departemen Pengembangan Akses Keuangan dan UMKM (DPAU), 1*.

- 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*.
- Brown, M., and Graf, R. (2013). Financial Literacy and Retirement Planning in Switzerland. *Numeracy*, 6(2).
- Calamato, M. P. (2010). Debt Change and Marital Satisfaction Change in Recently Married Couples. *Master's Theses and Graduate Research*.
- Campbell, J. Y. (2006). Household Finance. *The Journal of Finance*, 61(4), 1553-1604.
- Chen, H., and Volpe, R. P. (1998). An Analysis of Personal Financial Literacy Among College Students. *Financial Service Review*, 107-128.
- Cole, S., Paulson, A., and Shastry, G. K. (2012). *Smart Money: The Effect of Education on Financial Behavior*. Retrieved 6 1, 2018, from Harvard Business School: <http://www.people.hbs.edu/scole/papers&publications/Working/Smart%20Money.pdf>
- Dahmen, P., and Rodríguez, E. (2014). Financial Literacy and the Success of Small Businesses: An Observation from a Small Business Development Center. *Numeracy: Advancing Education in Quantitative Literacy*, 7(1).
- Darmawan, D. (2016). *Metode Penelitian Kuantitatif*. Bandung: PT Remaja Rosdakarya.
- Definit. (2013). *Developing Indonesian Financial Literacy Index*. Definit.
- Dew, J. (2008). Debt Change and Marital Satisfaction Change in Recently Married Couples. *Family Relations*, 57, 60-71.
- Djarwanto, P. S., and Pangestu, S. (2000). *Statistik Induktif* (Edisi 4 ed.). Yogyakarta: BPFE.
- Dolan, P., Elliott, A., Metcalfe, R., and Vlaev, I. (2012). Influencing Financial Behavior: From Changing Minds to Changing Contexts. *The Journal of Behavioral Finance*, 13, 126-142.
- Dörnyei, Z. (2007). *Research Method in Applied Linguistics*. Oxford, United Kingdom: Oxford University Press.
- Dulock, H. L. (1993). Research Design: Descriptive Research. *Journal of Pediatric Oncology Nursing*, 10(4), 154-157.

- Etikan, I., and Bala, K. (2017). Sampling and Sampling Methods. *Biometrics & Biostatistics International Journal*, 5(6).
- Fallon, M. (2016). Writing up Quantitative Research in the Social and Behavioral Sciences. Sense Publishers.
- Fauzi, Y. (2017). *OJK: Banyak Masyarakat Tak Paham Produk Keuangan yang Dibeli*. Retrieved from CNN Indonesia: <https://www.cnnindonesia.com/ekonomi/20171004192407-78-246140/ojk-banyak-masyarakat-tak-paham-produk-keuangan-yang-dibeli>
- Flyvbjerg, B. (2011). Case Study. In *The Sage Handbook of Qualitative Research* (4th Edition ed., pp. 301-316). Thousand Oaks, California: Sage.
- Fonseca, R., Mullen, K. J., Zamarro, G., and Zissimopoulos, J. (2012). What Explains the Gender Gap in Financial Literacy? The Role of Household Decision Making. *The Journal of Consumer Affairs*, 46(1), 90–106.
- 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*.
- Garman, E. T., Leech, I. E., and Grable, J. E. (1996). The Negative Impact Of Employee Poor Personal Financial Behaviors On Employers. *Journal of Financial Counseling and Planning*, 7.
- Gaudecker, H.-M. V. (2015). How Does Household Portfolio Diversification Vary with Financial Literacy and Financial Advice? *The Journal of Finance*, 70(2).
- 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.
- Gujarati, D. N. (2007). *Dasar-Dasar Ekonometrika*. Jakarta: Erlangga.
- Gujarati, D. N., and Porter, D. C. (2012). *Dasar-Dasar Ekonometrika*. Jakarta: Salemba Empat.
- 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.
- Harahap, S. S. (2002). *Analisa Kritis Atas Laporan Keuangan*. Jakarta: PT Raja Grafindo Persada.

- Hastings, J. S., and Tejada-Ashton, L. (2008). Financial Literacy Information and Demand Elasticity Survey and Experimental Evidence from Mexico. *NBER Working Paper 14538*.
- Henry, R. A., Weber, J. G., and Yarborough, D. (2001). Money management practices of college students. *College Student Journal*, 35(2), 244-249.
- 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.
- Hogarth, J. M., Beverly, S. G., and Hilgert, M. (2003). Patterns of Financial Behaviors : Implications for Community Educators and Policy Makers. *Federal Reserve System Community Affairs Research Conference*. Federal Reserve System.
- Indonesia Investments. (2017). *Kemiskinan di Indonesia*. Retrieved July 11, 2018, from Indonesia Investments: <https://www.indonesia-investments.com/id/keuangan/angka-ekonomi-makro/kemiskinan/item301>
- Javed, M. K., Degong, M., and Qadeer, T. (2017). Importance of Financial Knowledge and Self-Esteem in Determining Individuals' Financial Behavior. *Academics World 76th International Conference*. Academics World 76th International Conference.
- Kapoor, J. R., Dlabay, L. R., and Hughes, R. J. (2009). *Personal Finance* (9th Edition ed.). McGraw-Hill Irwin.
- 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, R. T. (2016). *Rich Dad Poor Dad*. (J. D. Purnomo, Trans.) Rich Dad Operating Company.
- Kumar, R. (2011). *Research Methodology* (3rd Edition ed.). SAGE Publications.
- Kumbadewi, L. S., Suwendra, I. W., and Susila, G. P. (2016). Pengaruh Umur, Pengalaman Kerja, Upah, Teknologi, dan Lingkungan Kerja terhadap Produktivitas Karyawan. *e-Journal*, 4.
- Lind, D. A., Marchal, W. G., and Wathen, S. A. (2012). *Statistical Techniques in Business and Economics* (Vol. 15th). Mc-Graw-Hill/Irwin.
- 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. (2015). Financial literacy: Do people know the ABCs of finance? *Public Understanding of Science*, 24(3), 260-271.
- Lusardi, A., and Mitchell, O. (2011). Financial Literacy Around the World: An Overview. *Journal of Pension Economics and Finance*.
- Lusardi, A., and Mitchell, O. S. (2005). Financial Literacy and Planning: Implications for Retirement Wellbeing. *Working Paper, Pension Research Council*.
- 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.
- 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).
- Margaretha, F., and Pambudhi, R. A. (2015). Tingkat Literasi Keuangan pada Mahasiswa S-1 Fakultas Ekonomi. *Jurnal Manajemen dan Kewirausahaan*, 17(1), 76-85.
- Masino, S., and Nino-Zarazua, M. (2016). What Works to Improve The Quality of Student Learning in Developing Countries? *International Journal of Educational Development*.
- Mien, N. T., and Thao, T. P. (2015). Factors Affecting Personal Financial Management Behaviors: Evidence from Vietnam. *Second Asia-Pasific Conference on Global Business, Economics, Finance and Social Science*. AP15 Vietnam Conference.
- Monticone, C. (2010). How Much Does Wealth Matter in the Acquisition of Financial Literacy? *The Journal of Consumer Affairs*, 44(2).
- 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.
- Potrich, A. C., Vieira, K. M., and Kirch, G. (2014). Determinants of Financial Literacy: Analysis of the Influence of Socioeconomic and Demographic Variables. *38th AnPAD Meeting*.
- 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

- Reeves, H., and Baden, S. (2000). *Gender and Development: Concepts and Definitions*. Institute of Development Studies, Department for International Development. BRIDGE.
- 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.
- Robb, C. A., and Woodyard, A. S. (2011). Financial Knowledge and Best Practice Behavior. *Journal of Financial Counseling and Planning*, 22(1).
- Sandy, K. F. (2017). Retrieved March 6, 2018, from Sindonews.com: <https://ekbis.sindonews.com/read/1245411/178/literasi-keuangan-di-indonesia-tercatat-masih-rendah-1507115421>
- Sari, D. P. (2013). Telisik Perlakuan Teori Entitas Usaha Mikro, Kecil dan Menengah. *Jurnal Akuntansi Multiparadigma*, 4(2), 165-329.
- Sayinzoga, A., Bulte, E. H., and Lensink, R. (2014). Financial Literacy and Financial Behaviour: Experimental Evidence from Rural Rwanda. *The Economic Journal*.
- Settersten, R. A., and Mayer, K. U. (1997). The Measurement of Age, Age Structuring, and the Life Course. *Annual Review of Sociology*.
- Simanjuntak, P. J. (1985). *Pengantar Ekonomi Sumber Daya Manusia*. Jakarta: Fakultas Ekonomi Universitas Indonesia.
- Singh, A., and Sharma, D. R. (2016). Financial Literacy and its impact on Investment Behavior for Effective Financial Planning. *International Journal of Research in Finance and Marketing*, 6(8), 50-63.
- Stango, V., and Zinman, J. (2007). Fuzzy Math and Red Ink: When the Opportunity Cost of Consumption is Not What it Seems. *Mimeo, Dartmouth College*.
- Sudjarwo, and Basrowi. (2008). *Pranata dan Sistem Pendidikan*. Jawa Timur: Jengala Pustaka Utama.
- Sugiyono. (2000). *Metode Penelitian Bisnis*. Bandung: CV. Alfabeta.
- Sugiyono. (2009). *Metode Penelitian Pendidikan Pendekatan Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Sugiyono. (2012). *Statistika Untuk Penelitian*. Bandung: Alfabeta.

- Suhari, I. (2015). *Petani Perempuan Sama Produktifnya dengan Petani Laki-Laki*. Retrieved July 11, 2018, from Kompasiana: <https://www.kompasiana.com/iswadi.suhari/550a2c9a8133110865b1e4ea/petani-perempuan-sama-produktifnya-dengan-petani-laki-laki>
- Suliyanto. (2005). *Analisis Data dalam Aplikasi Pemasaran*. Bogor: Ghalia Indonesia.
- Suliyanto. (2011). *Ekonometrika Terapan: Teori dan Aplikasi dengan SPSS*. Yogyakarta: Andi.
- Tejada, J. J., and Punzalan, J. R. (2012). On the Misuse of Slovin's Formula. *The Philippine Statistician*, 61(1), 129-136.
- Tóth, M., Lančarič, D., and Savov, R. (2015). Impact of Education on The Financial Literacy: A Case of Slovakia. *Scientific Journal of The Faculty of Economics*.
- 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.
- World Bank. (2015). *FAQs: Global Poverty Line Update*. Retrieved July 11, 2018, from The World Bank: <http://www.worldbank.org/en/topic/poverty/brief/global-poverty-line-faq>
- 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., O'Neill, B., Prochaska, J. M., Kerbel, C. M., Brennan, P., and Bristow, B. J. (2004). A Consumer Education Programme Based on The Transtheoretical Model of Change . *International Journal of Consumer Studies*, 55-65.