

## DAFTAR PUSTAKA

- Adiputra, I. G. (2021). The influence of financial literacy, financial attitude and locus of control on financial satisfaction: Evidence from the community in Jakarta. *KnE Social Sciences*, 636–654.
- Afsar, J., Chaudhary, G. M., Iqbal, Z., & Aamir, M. (2018). Impact of financial literacy and parental socialization on the saving behavior of university level students. *Journal of Accounting and Finance in Emerging Economies*, 4(2), 133–140. <https://doi.org/10.26710/jafee.v4i2.526>
- Agustin, Y. (2019). *Pengaruh financial attitude, financial knowledge dan locus of control eksternal terhadap perilaku menabung keluarga muda di Jawa Timur*. STIE Perbanas Surabaya.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.
- Alexander, R., & Pamungkas, A. S. (2019). Pengaruh pengetahuan keuangan, locus pengendalian dan pendapatan terhadap perilaku keuangan. *Jurnal Manajerial Dan Kewirausahaan*, 1(1), 157–164. <https://journal.untar.ac.id/index.php/JMDK/article/view/2798>
- Alexandro, R. (2019). Factors affecting student financial behavior in Indonesia. *American Journal of Social Sciences and Humanities*, 4(2), 380–391. <https://doi.org/10.20448/801.42.380.391>
- Allom, V., Mullan, B. A., Monds, L., Orbell, S., Hamilton, K., Rebar, A. L., & Hagger, M. S. (2018). Reflective and impulsive processes underlying saving behavior and the additional roles of self-control and habit. *Journal of Neuroscience, Psychology, and Economics*, 11(3), 135–146. <https://doi.org/10.1037/npe0000093>
- Alwi, S., Amir Hashim, I. Z., & Ali, M. S. (2015). Factors affecting savings habits within millennials in Malaysia: Case study on students of Taylor's university. *Proceedings of the Fourth Asia-Pacific Conference on Global Business, Economics, Finance and Social Sciences*, 1–10.
- Ameliawati, M., & Setiyani, R. (2018). The influence of financial attitude, financial socialization, and financial experience to financial management behavior with financial literacy as the mediation variable. *KnE Social Sciences*, 3(10), 811. <https://doi.org/10.18502/kss.v3i10.3174>

- Amilia, S., Bulan, T. P. L., & Rizal, M. (2018a). Analysis of factors affecting student Bidik Misi savings behavior. *Jurnal Manajemen Motivasi*, 14(2), 65. <https://doi.org/10.29406/jmm.v14i2.1075>
- Amilia, S., Bulan, T. P. L., & Rizal, M. (2018b). Pengaruh melek finansial , sosialisasi orang tua , dan teman sebaya terhadap perilaku menabung mahasiswa Bidik Misi Fakultas Ekonomi Universitas Samudra. *Jurnal Samudra Ekonomika*, 2(2), 97–107.
- Andansari, P. I. (2018). Pengaruh financial attitude dan lingkungan sosial terhadap literasi keuangan mahasiswa. *Ecodunamika : Jurnal Pendidikan Ekonomi*, 1(1), 1–7. <https://ejournal.uksw.edu/ecodunamika/article/view/1519>
- Andriani, W. S., Sriati, A., & Yamin, A. (2019). Gambaran kontrol diri penggunaan smartphone pada siswa sekolah menengah atas dan sederajat di kecamatan jatinangor. *Jurnal Keperawatan Komprehensif (Comprehensive Nursing Journal)*, 5(2), 101–117.
- Ardiana, M. (2016). Kontrol diri, pendidikan pengelolaan keuangan keluarga, pengetahuan inklusi keuangan siswa pengaruhnya terhadap perilaku menabung siswa SMK sekota Kediri. *Jurnal Ekonomi Pendidikan Dan Kewirausahaan*, 4(1), 59–75.
- Arianti, B. F., & Azzahra, K. (2020). Faktor - faktor yang mempengaruhi literasi keuangan : Studi kasus UMKM Kota Tangerang Selatan. *Jurnal Manajemen Dan Keuangan*, 9(2), 156–171. <https://doi.org/10.33059/jmk.v9i2.2635>
- Ariffin, M. R., Sulong, Z., & Abdullah, A. (2017). Students' Perception Towards Financial Literacy and Saving Behavior. *World Applied Sciences Journal*, 35(10), 2194–2201. <https://doi.org/10.5829/idosi.wasj.2017.2194.2201>
- Ashari, R., Parji, P., & Sudarmiani, S. (2022). Persepsi guru terhadap model pengelolaan keuangan dan perilaku konsumtif dalam melaksanakan tugas di Madrasah Aliyah Al Fatah Temboro. *EQUILIBRIUM: Jurnal Ilmiah Ekonomi Dan Pembelajarannya*, 10(1), 1–14.
- Awais, M., Fahad Laber, M., Rasheed, N., & Khursheed, A. (2016). Impact of financial literacy and investment experience on risk tolerance and investment decisions: Empirical evidence from pakistan. *International Journal of Economics and Financial Issues*, 6(1), 73–79.
- Bastian, R., Syur'aini, & Ismaniar. (2020). Pengaruh sosialisasi dalam keluarga terhadap perkembangan sosial anak usia dini di masyarakat Desa Koto Lamo Sumatera Barat. *Indonesian Journal Of Adult and Community Education*, 2(1), 16–25. [https://id.wikipedia.org/wiki/Sumatra\\_Barat](https://id.wikipedia.org/wiki/Sumatra_Barat)

- Budiono, E. (2020). Analisis financial knowledge, financial attitude, income, locus of control, financial management behavior masyarakat Kota Kediri. *Jurnal Ilmu Manajemen (JIM)*, 8(1), 284–295.
- Cahaya, A. D., Amrina, H. N., & Oktaviyani, S. (2021). Pengaruh sikap keuangan terhadap perilaku manajemen keuangan pada UMKM Batik Jumputan (Studi kasus pada UMKM Batik Jumputan di Kelurahan Tahunan). *E-Bisnis : Jurnal Ilmiah Ekonomi Dan Bisnis*, 14(2), 22–29. <https://doi.org/10.51903/e-bisnis.v14i2.413>
- Chalimah, S. N., Martono, S., & Khafid, M. (2019). The saving behavior of public vocational high school students of business and management program in Semarang. *Journal of Economic Education*, 8(1), 22–29. <http://journal.unnes.ac.id/sju/index.php/jeec>
- Chomeya, R. (2010). Quality of Psychology Test Between Likert Scale 5 and 6 Points. *Journal of Social Sciences*, 6(3), 399–403. <https://doi.org/10.3844/jssp.2010.399.403>
- Damayanti, L. E., Susilaningsih, S., & Indriyani, M. (2019). Pentingnya penanaman nilai-nilai karakter melalui perilaku pengelolaan keuangan pada siswa SMA dan SMK di Surakarta. *Surya Edunomics*, 3(1), 35–48.
- Dangol, J., & Maharjan, S. (2018). Parental and peer influence on the saving behavior of the youth. *International Research Journal of Management Science*, 3(1), 42–63. <https://doi.org/10.3126/irjms.v3i0.28035>
- De Ridder, D. T. D., Lensvelt-Mulders, G., Finkenauer, C., Stok, F. M., & Baumeister, R. F. (2018). Taking stock of self-control: A meta-analysis of how trait self-control relates to a wide range of behaviors. In *Self-regulation and self-control* (pp. 213–255). Routledge.
- Etikan, I., & Babatope, O. (2019). A basic approach in sampling methodology and sample size calculation. *MedLife Clinics*, 1, 1006.
- Ferdinand, A. (2014). *Structural equation modelling dalam penelitian manajemen* (Edisi 5). Semarang: Badan Penerbit UNDIP.
- Fishbein, M., & Ajzen, I. (1975). Theories of attitude. In *Beliefs, Attitudes, Intention, and Behavior: An Introduction to Theory and Research* (pp. 335–383). New York: Addison Wesley.
- Gallardo, M. L. C., & Libot, B. (2017). Financial literacy and retirement preparedness among University of Bohol Employees. *University of Bohol Multidisciplinary Research Journal*, 5(1), 1–17. <https://doi.org/10.15631/ub.mrj.v5i1.48>

- Gerhard, P., Gladstone, J. J., & Hoffmann, A. O. I. (2018). Psychological characteristics and household savings behavior: The importance of accounting for latent heterogeneity. *Journal of Economic Behavior & Organization*, 148(1), 66–82.
- Ghufron, M. N., & Risnawati, R. (2017). *Teori-teori psikologi (cetakan II)*. Yogyakarta: Ar-Ruzz Media.
- Hair, J. F., Anderson, R. E., Tatham, R. L., & Black, W. C. (2019). *Multivariate data analysis (8th edition)*. United Kingdom: Cengage.
- Herdjiono, I., & Damanik, L. A. (2016). Pengaruh financial attitude, financial knowledge, parental income terhadap financial management behavior. *Jurnal Manajemen Teori Dan Terapan*, 9(3), 40–78.
- Homan, A. M. (2016). *The influence of parental financial teaching on saving and borrowing behavior (thesis)*. University of Groningen.
- Humaira, I., & Sagoro, E. M. (2018). Pengaruh pengetahuan keuangan, sikap keuangan, dan kepribadian terhadap perilaku manajemen keuangan pada pelaku UMKM sentra kerajinan batik kabupaten Bantul. *Nominal: Barometer Riset Akuntansi Dan Manajemen*, 7(1), 96–110.
- Irwanto, F. (2018). *Pengaruh pengetahuan keuangan dan sikap terhadap uang pada perilaku menabung mahasiswa yang dimediasi oleh locus of control (Skripsi)*. Sekolah Tinggi Ilmu Ekonomi Perbanas, Surabaya.
- Ismail, S., Koe, W.-L., Halim Mahphoth, M., Abu Karim, R., Yusof, N., & Ismail, S. (2020). Saving behavior determinants in Malaysia: An empirical investigation. *KnE Social Sciences*, 2020, 731–743. <https://doi.org/10.18502/kss.v4i6.6639>
- Ismanto, H., Widiastuti, A., Muharam, H., Pangestuti, I. R. D., & Rofiq, F. (2019). *Perbankan dan literasi keuangan*. Yogyakarta: CV Budi Utama.
- Jamal, A. A. A., Ramlan, W. K., Mohidin, R., & Osman, Z. (2016). Determinants of savings behavior among university students in Sabah, Malaysia. *International Journal of Economics and Financial Issues*, 1(1), 24–37. [www.ijafb.com](http://www.ijafb.com)
- Jennifer, J., & Pamungkas, A. S. (2021). Pengaruh self control, financial literacy dan parental socialization terhadap saving behavior. *Jurnal Manajerial Dan Kewirausahaan*, 3(1), 8. <https://doi.org/10.24912/jmk.v3i1.11259>
- Junaidi. (2021). Aplikasi AMOS dan Structural Equation Modeling (SEM). In *UPT Unhas Press Keanggotaan*:
- Kadir, J. M. A., & Jamaluddin, A. A. Bin. (2020). Saving behavior in emerging



- country: The role of financial knowledge, parent socialization and peer influence. *GADING (Online) Journal for Social Sciences*, 23(1), 65–73.
- Kamarudin, Z. B., & Hashim, J. H. (2018). Factors affecting the saving behaviour of Taj International college students. *The Journal of Management and Science (ALQIMAH)*, 4(1), 1–15. <https://www.researchgate.net/publication/330425997>
- Karunaanithy, K., Karunanithy, M., & Santhirasekaram, S. (2017). Understanding and responding to youth savings behaviour: Evidence from undergraduates in the war torn regions of Sri Lanka. *EPRA International Journal of Research and Development (IJRD)*, 2(1), 124–131.
- Kenny. (2020). Faktor-faktor yang mempengaruhi perilaku menabung pada mahasiswa di Kota Batam. *Conference on Business, Social Sciences and Innovation Technology*, 1(1), 10–22. <http://syakira-blogspot.com/2008/11/faktor-faktor-yang-mempengaruhi.html>
- Khatun, M. (2018). Effect of financial literacy and parental socialization on students savings behavior of Bangladesh. *International Journal of Scientific and Research Publications (IJSRP)*, 8(12), 296–305. <https://doi.org/10.29322/ijsrp.8.12.2018.p8440>
- Lajuni, N., Abdullah, N., Bujang, I., & Yacob, Y. (2018). Examining the predictive power of financial literacy and theory of planned behavior on intention to change financial behavior. *International Journal of Business and Management Invention*, 7(3), 60–66.
- Leksono, A. W., & Narsih, D. (2020). Peran pendidikan keuangan dan pengaruhnya terhadap literasi keuangan pada siswa SMA PGRI 4 Jakarta. *Jurnal Ilmiah Wahana Pendidikan*, 6(2), 110–115.
- Listiani, K., & Kurniawati, S. L. (2017). Studi financial management behavior pada universitas, sekolah tinggi dan akademi. *Studi Financial Management Behavior Pada Universitas, Sekolah Tinggi Dan Akademi*, 1–11.
- Lubis, H. Z., Syahputri, D., Lubis, M. A. A. M., Dwi, N., & Wahyudi, A. (2019). Tingkatkan kesadaran siswa melalui budaya menabung sejak dini di Desa Sidourip Kecamatan Beringin Kabupaten Deli Serdang. *Prosiding Seminar Nasional Kewirausahaan*, 1(1), 194–199.
- Marwati, R. D. (2018). Faktor-faktor yang mempengaruhi perilaku menabung mahasiswa S1 Fakultas Ekonomi Universitas Negeri Yogyakarta. *Jurnal Pendidikan Ekonomi*, 7(5), 476–487.
- Mpaata, E., Koskei, N., & Saina, E. (2019). Financial literacy and saving behavior

among micro and small enterprise owners in Kampala, Uganda : The moderating role of social influence. *Journal of Economics, Finance and Accounting Studies (JEFAS)*, 2(1), 22–34.

- Murtani, A. (2019). Sosialisasi Gerakan Menabung. *Seminar Nasional Hasil Pengabdian Kepada Masyarakat 2019 Sindimas*, 1(1), 279–283.
- Naradin, D. K., Ismail, F., Harun, N. S., & Khamis, Z. (2018). Determinants of the saving behaviour among students of UiTM Terengganu. *Terengganu International Finance and Economics Journal (TIFEJ)*, 5(1).
- Nepomuceno, M. V., & Laroche, M. (2017). When materialists intend to resist consumption: The moderating role of self-control and long-term orientation. *Journal of Business Ethics*, 143(3), 467–483.
- Nicolini, G. (2019). *Financial literacy and financial behavior. Financial Literacy in Europe, May*, 85–140.
- Ningsih, R. S., Sudarma, K., & Semarang, U. N. (2018). The effect of family environment and school environment towards savings behavior through self control in high school students in Purwodadi City, Grobogan Regency. *Journal of Economic Education*, 7(1), 52–59. <https://doi.org/10.15294/jeec.v7i1.25105>
- OJK. (2017). Strategi Nasional Literasi Keuangan Indonesia (Revisit 2017). *Ojk.Go.Id*. [https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Documents/Pages/Strategi-Nasional-Literasi-Kuangan-Indonesia-\(Revisit-2017\)-/SNLKI \(Revisit 2017\).pdf](https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Documents/Pages/Strategi-Nasional-Literasi-Kuangan-Indonesia-(Revisit-2017)-/SNLKI%202017.pdf)
- OJK. (2021). Strategi Nasional Literasi Keuangan Indonesia 2021-2025. *Ojk.Go.Id*. [https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Documents/Pages/Strategi-Nasional-Literasi-Kuangan-Indonesia-2021-2025/STRATEGI NASIONAL LITERASI KEUANGAN INDONESIA %28SNLKI%29 2021 - 2025.pdf](https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Documents/Pages/Strategi-Nasional-Literasi-Kuangan-Indonesia-2021-2025/STRATEGI%20NASIONAL%20LITERASI%20KEUANGAN%20INDONESIA%20SNLKI%202021-2025.pdf)
- Oktafiani, L. T., & Haryono, A. (2019). Pengaruh literasi ekonomi, jumlah uang saku dan modernitas individu terhadap perilaku menabung mahasiswa S1 Pendidikan Ekonomi Universitas Negeri Malang. *Jurnal Pendidikan Ekonomi*, 12(2), 111–117.
- Omar, S. K., Mokhtar, M., & Arshad, A. S. (2018). Exploring saving behaviour of pre-degree students: A study of Universiti Teknologi MARA Selangor Dengkil Campus. *Asean Entrepreneurship Journal*, 5(1), 9–19.
- Potrich, A. C. G., Vieira, K. M., & Mendes-Da-Silva, W. (2016). Development of a financial literacy model for university students. *Management Research Review*,

39(3), 356–376. <https://doi.org/10.1108/MRR-06-2014-0143>

- Putri, T. P. (2018). Pengaruh kontrol diri, literasi keuangan dan inklusi keuangan terhadap perilaku menabung Mahasiswa Pendidikan Akuntansi Fakultas Ekonomi Universitas Negeri Surabaya. *Jurnal Pendidikan Akuntansi (JPAK)*, 6(3).
- Rachma, E. A. (2019). The effect of self control and financial literacy for student's saving Behavior. *Jupeko (Jurnal Pendidikan Ekonomi)*, 4(1), 26–34.
- Roestanto, A. (2017). *Literasi keuangan*. Yogyakarta: Istana Media.
- Salbiah, N. A. (2021). Survei: Mayoritas anak muda boros dan susah menabung. *Jawapos.Com*, 1–2. <https://www.jawapos.com/lifestyle/04/05/2021/survei-mayoritas-anak-muda-boros-dan-susah-menabung/>
- Sanjeeva, W. S., & Hongbing, O. (2019). Consumers' insurance literacy: Literature review, conceptual definition, and approach for a measurement instrument. *European Journal of Business and Management*, 11(26), 49–65.
- Setiono, K. S., & Cecep, S. (2018). *Literasi dan Inklusi Keuangan Indonesia (1st ed)*. Rajawali Pers.
- Sirine, H., & Utami, D. S. (2016). Faktor-faktor yang memengaruhi perilaku menabung di kalangan mahasiswa. *Jurnal Ekonomi Dan Bisnis*, 19(1), 27–52.
- Stromback, C., Skagerlund, K., Vastfjall, D., & Tinghog, G. (2020). Subjective self-control but not objective measures of executive functions predicts financial behavior and well-being. *Journal of Behavioral and Experimental Finance*, 27, 1–10.
- Sukmana, Y. (2019). OJK minta Mendikbud dan Menag wajibkan pelajar menabung. *Kompas.Com*. <https://money.kompas.com/read/2019/05/28/135836526/ojk-minta-mendikbud-dan-menag-wajibkan-pelajar-menabung>
- Swastawan, K. D., & Dewi, N. W. Y. (2021). Pengaruh tingkat pendapatan, suku bunga, religiusitas, dan financial attitude terhadap minat menabung untuk beryadnya pada masyarakat Desa Tajun. *Jurnal Ilmiah Akuntansi Dan Humanika*, 11(2), 206–215.
- Syahrom, N. S., Nasrudin, N. S., Mohamad Yasin, N., Azlan, N., & Manap, N. (2017). Relationship of saving habit determinants among undergraduate students: A case study of UiTM Negeri Sembilan, Kampus Seremban. *IOP Conference Series: Materials Science and Engineering*, 226(1), 1–7. <https://doi.org/10.1088/1757-899X/226/1/012195>

- Tharanika, K., & Andrew, A. (2017). Factors influencing on saving behaviour among university students. *International Journal of Research*, 4(14), 861–871.
- Triani, M. (2017). *Analisis saving behaviour pada mahasiswa S1 di Kota Padang (Skripsi)*. Universitas Andalas.
- Uly, Y. A. (2020). OJK targetkan 70 persen pelajar punya rekening bank di 2021. *Kompas.Com*. <https://money.kompas.com/read/2020/12/07/193140226/ojk-targetkan-70-persen-pelajar-punya-rekening-bank-di-2021>
- Wati, S. H. (2020). *Pengaruh gender, sikap keuangan, dan pengetahuan keuangan terhadap perilaku menabung masyarakat di wilayah Gerbangkertosusila dengan dimediasi locus of control (Skripsi)*. Sekolah Tinggi Ilmu Ekonomi Perbanas, Surabaya.
- Widiantara, I. M., & Suryadi, I. G. I. (2019). *Model Development of Savings Behavior for Bali State Polytechnic Students*. 354(iCASTSS), 149–153. <https://doi.org/10.2991/icastss-19.2019.32>
- Widiyati, S., Wijayanto, E., & Prihartiningsih, P. (2018). Financial literacy model at Micro Small Medium Enterprise (MSMEs). *MIMBAR: Jurnal Sosial Dan Pembangunan*, 34(2), 255–264.
- Widyastuti, U., Febrian, E., Sutisna, S., & Fitrijanti, T. (2021). Market discipline in the behavioral finance perspective: a case of Sharia mutual funds in Indonesia. *Journal of Islamic Accounting and Business Research*.
- Wulandari, D. A., & Susanti. (2019). Pengaruh literasi keuangan, inklusi keuangan, uang saku, dan teman sebaya terhadap perilaku menabung mahasiswa Pendidikan Akuntansi Fakultas Ekonomi Universitas Negeri Surabaya. *Jurnal Pendidikan Akuntansi (JPAK)*, 7(2), 263–268.
- Yangon, I. N., & Aung, M. (2018). *Yangon University of Economics Department of Commerce Master of Banking and Finance Programme*. [https://meral.edu.mm/record/1361/files/May Thet Aung 8%25MBF.pdf](https://meral.edu.mm/record/1361/files/May%20Thet%20Aung%208%25MBF.pdf)
- Yong, C. C., Yew, S. Y., & Wee, C. K. (2018). Financial knowledge, attitude and behaviour of young working adults in Malaysia. *Institutions and Economies*, 10(4), 21–48.
- Yushita, A. N. (2017). Pentingnya literasi keuangan bagi pengelolaan keuangan pribadi. *Nominal: Barometer Riset Akuntansi Dan Manajemen*, 6(1), 11–26.
- Yusnita, R. R., & Abdi, M. (2018). Pengaruh faktor demografi terhadap literasi keuangan. *COSTING: Journal of Economic, Business and Accounting*, 2(1), 163–184.