

DAFTAR PUSTAKA

- Adamkovič, M., & Martončík, M. (2017). A review of consequences of poverty on economic decision-making: A hypothesized model of a cognitive mechanism. In *Frontiers in Psychology* (Vol. 8, Issue OCT). Frontiers Media S.A. <https://doi.org/10.3389/fpsyg.2017.01784>
- Ainslie, G. (1975). *Psychological Bulletin Specious Reward: A Behavioral Theory of Impulsiveness and Impulse Control* (Vol. 82, Issue 4).
- Badan Pusat Statistik. (2024). Profil Kemiskinan di Indonesia Maret 2024 (No. 50/07/Th. XXVII, 1 Juli 2024)
- Campitelli, G., & Labollita, M. (2010). Correlations of cognitive reflection with judgments and choices. *Judgment and Decision Making*, 5(3), 182–191. <https://doi.org/10.1017/s1930297500001066>
- Dassen, F. C. M., Houben, K., & Jansen, A. (2015). Time orientation and eating behavior: Unhealthy eaters consider immediate consequences, while healthy eaters focus on future health. *Appetite*, 91, 13–19. <https://doi.org/10.1016/j.appet.2015.03.020>
- Evans, J. S. B. T. (2003). In two minds: Dual-process accounts of reasoning. In *Trends in Cognitive Sciences* (Vol. 7, Issue 10, pp. 454–459). Elsevier Ltd. <https://doi.org/10.1016/j.tics.2003.08.012>
- Frederick. (2005). Cognitive Reflection and Decision Making. *Journal of Economic Perspectives*, 19(4), 25–42.
- Frederick, S., Loewenstein, G., & O'donoghue, T. (2002). Time Discounting and Time Preference: A Critical Review. In *Source: Journal of Economic Literature* (Vol. 40, Issue 2).
- Gafni, A., & Torrance, G. W. (1984). Risk Attitude and Time Preference in Health. In *Science* (Vol. 30, Issue 4). <https://about.jstor.org/terms>
- Gunadi, S., & Tanoto Sherly. (2018). 287252-hubungan-harga-dan-kualitas-layanan-terh-4d9b4803.
- Haushofer, J., & Fehr, E. (2014). On the psychology of poverty. In *Science* (Vol. 344, Issue 6186, pp. 862–867). American Association for the Advancement of Science. <https://doi.org/10.1126/science.1232491>
- Heilmann, C. (2017). Values in Time Discounting. *Science and Engineering Ethics*, 23(5), 1333–1349. <https://doi.org/10.1007/s11948-017-9950-y>

- Hirsh, J. B., Morisano, D., & Peterson, J. B. (2008). Delay discounting: Interactions between personality and cognitive ability. *Journal of Research in Personality*, 42(6), 1646–1650. <https://doi.org/10.1016/j.jrp.2008.07.005>
- Joireman, J., Shaffer, M. J., Balliet, D., & Strathman, A. (2012). Promotion Orientation Explains Why Future-Oriented People Exercise and Eat Healthy: Evidence From the Two-Factor Consideration of Future Consequences-14 Scale. *Personality and Social Psychology Bulletin*, 38(10), 1272–1287. <https://doi.org/10.1177/0146167212449362>
- Kahneman, D. (2003). A Perspective on Judgment and Choice: Mapping Bounded Rationality. In *American Psychologist* (Vol. 58, Issue 9, pp. 697–720). <https://doi.org/10.1037/0003-066X.58.9.697>
- Kirby, K. N. (1997). Bidding on the Future: Evidence Against Normative Discounting of Delayed Rewards. In *Journal of Experimental Psychology: General* (Vol. 126, Issue 1).
- Kirby, K. N. (2009). One-year temporal stability of delay-discount rates. *Psychonomic Bulletin and Review*, 16(3), 457–462. <https://doi.org/10.3758/PBR.16.3.457>
- Kirby, K. N., Petry, N. M., & Bickel, W. K. (1999). Heroin addicts have higher discount rates for delayed rewards than non-drug-using controls. *Journal of Experimental Psychology: General*, 128(1), 78–87. <https://doi.org/10.1037/0096-3445.128.1.78>
- Lempert, K. M., & Phelps, E. A. (2016). The Malleability of Intertemporal Choice. In *Trends in Cognitive Sciences* (Vol. 20, Issue 1, pp. 64–74). Elsevier Ltd. <https://doi.org/10.1016/j.tics.2015.09.005>
- Lund, C., Breen, A., Flisher, A. J., Kakuma, R., Corrigall, J., Joska, J. A., Swartz, L., & Patel, V. (2010). Poverty and common mental disorders in low and middle income countries: A systematic review. *Social Science and Medicine*, 71(3), 517–528. <https://doi.org/10.1016/j.socscimed.2010.04.027>
- Madya, S. H. (2024). Jaminan Sosial Pekerja Informal: Studi Webnografi. *Jurnal Jamsostek*, 2(2), 118–140. <https://doi.org/10.61626/jamsostek.v2i2.27>
- Marwan, M. P., Konadi, W., Kamaruddin, S. P., & S. (2019). Analisis Jalur Dan Aplikasi SPSS Versi 25 (Edisi 1). Merdeka Kreasi Grup.
- Mata, R., Frey, R., Richter, D., Schupp, J., & Hertwig, R. (2018). Risk preference: A view from psychology. *Journal of Economic Perspectives*, 32(2), 155–172. <https://doi.org/10.1257/jep.32.2.155>
- Mishra, S., & Lalumière, M. L. (2017). Associations Between Delay Discounting and Risk-Related Behaviors, Traits, Attitudes, and Outcomes. *Journal of Behavioral Decision Making*, 30(3), 769–781. <https://doi.org/10.1002/bdm.2000>

- Mungai, K., & Bayat, A. (2019). An overview of trends in depressive symptoms in South Africa. *South African Journal of Psychology*, 49(4), 518–535. <https://doi.org/10.1177/0081246318823580>
- Pennycook, G., & Levene, H. /. (n.d.). *Belief bias and its significance for modern social science*.
- Prakash Mathur, O. (2013). *Urban Poverty in Asia*. <http://www.adb.org/projects/46310-001/main>,
- Sacks, D. W., Stevenson, B., & Wolfers, J. (2010). *Subjective Well-Being, Income, Economic Development and Growth*.
- Shah, A. K., Mullainathan, S., & Shafir, E. (2012). Some consequences of having too little. *Science*, 338(6107), 682–685. <https://doi.org/10.1126/science.1222426>
- Sirota, M., Dewberry, C., Juanchich, M., Kostovičová, L., & Marshall, A. C. (2018). *Measuring Cognitive Reflection without Maths: Development and Validation of the Verbal Cognitive Reflection Test*. <https://doi.org/10.31234/osf.io/pfe79>
- Spears, D. (2010). *Economic decision-making in poverty depletes cognitive control*.
- Strathman, Gleicher, Boninger, & Edwards. (1994). Journal of Personality and Social Psychology. The Consideration of Future Consequences: Weighing Immediate and Distant Outcomes of Behavior, 66(4), 742-752.
- Sugiyono. (2023). Metode Penelitian Kuantitatif, Kualitatif, dan R&D. Alfabeta.
- Supriharyono. (2023). Metode Penelitian; untuk Peneliti Pemula. Graha Ilmu.
- Szaszi, B., Palfi, B., Szollosi, A., Kieslich, P. J., & Aczel, B. (2018). Thinking dynamics and individual differences: Mouse-tracking analysis of the denominator neglect task. *Judgment and Decision Making*, 13(1), 23–32. <https://doi.org/10.1017/s1930297500008792>
- Teuscher, U., & Mitchell, S. H. (2011). RelATion BeTWEEN Time PeRsPecTive And delAy discounTing: A liTeRATuRe Review. In *Theoretical Article The Psychological Record* (Vol. 61).
- Toepoel, V. (2010). Is consideration of future consequences a changeable construct? *Personality and Individual Differences*, 48(8), 951–956. <https://doi.org/10.1016/j.paid.2010.02.029>
- World development report 2000/2001 : attacking poverty : overview*. (2001). World Bank.
- Yang, S. (2016). Effect of Poverty on Intertemporal Choice and Psychological Explanations. *Psychology*, 07(10), 1296–1306. <https://doi.org/10.4236/psych.2016.710131>