

DAFTAR PUSTAKA

- Agarwal, S., Mazumder, B., Amromin, G., Campbell, J., Carroll, C., Chen, K., Chomsisengphet, S., Driscoll, J., Eberly, J., Gabaix, X., Guiso, L., dan Laibson, D. (2013). *Cognitive Abilities and Household Financial Decision Making* †. 5(1), 193–207. <https://doi.org/10.1257/app.5.1.193>
- Ali, A., Rahman, M. S. A., dan Bakar, A. (2015). Financial Satisfaction and the Influence of Financial Literacy in Malaysia. *Social Indicators Research*, 120(1), 137–156. <https://doi.org/10.1007/S11205-014-0583-0/TABLES/8>
- Asebedo, S. D., Seay, M. C., Archuleta, K., dan Brase, G. (2018). The Psychological Predictors of Older Preretirees' Financial Self-Efficacy. <https://doi-org.ezproxy.ugm.ac.id/10.1080/15427560.2018.1492580>, 20(2), 127–138. <https://doi.org/10.1080/15427560.2018.1492580>
- Asebedo, S., dan Payne, P. (2018). Market Volatility and Financial Satisfaction: The Role of Financial Self-Efficacy. <https://doi-org.ezproxy.ugm.ac.id/10.1080/15427560.2018.1434655>, 20(1), 42–52. <https://doi.org/10.1080/15427560.2018.1434655>
- Babiarz, P., dan Robb, C. A. (2014). Financial Literacy and Emergency Saving. *Journal of Family and Economic Issues*, 35(1), 40–50. <https://doi.org/10.1007/S10834-013-9369-9/TABLES/4>
- Bandura, A. (1994). Self-Efficacy. *International Encyclopedia of the Social dan Behavioral Sciences: Second Edition*, 4, 71–81. <https://doi.org/10.1016/B978-0-08-097086-8.25033-2>
- Bandura, A. (2006). Toward a Psychology of Human Agency. *Perspectives on Psychological Science*, 1(2), 164–180. <https://doi.org/10.1111/j.1745-6916.2006.00011.x>
- Beck, T., Demirguc-Kunt, A., dan Martinez Peria, M. S. (2007). Reaching out: Access to and use of banking services across countries. *Journal of Financial Economics*, 85(1), 234–266. <https://doi.org/10.1016/J.JFINECO.2006.07.002>
- Behrman, J. R., Mitchell, O. S., Soo, C. K., dan Bravo, D. (2012). How Financial Literacy Affects Household Wealth Accumulation. *American Economic Review*, 102(3), 300–304. <https://doi.org/10.1257/AER.102.3.300>
- Białowolski, P. (2019). Economic sentiment as a driver for household financial behavior. *Journal of Behavioral and Experimental Economics*, 80, 59–66. <https://doi.org/10.1016/J.SOCEC.2019.03.006>
- Biljanovska, N., dan Palligkinis, S. (2018). Control thyself: Self-control failure and household wealth. *Journal of Banking dan Finance*, 92, 280–294. <https://doi.org/10.1016/J.JBANKFIN.2016.10.010>
- Bongomin, G. O. C., Ntayi, J. M., Munene, J. C., dan Nabeta, I. N. (2015). Financial

- Inclusion in Rural Uganda: Testing Interaction Effect of Financial Literacy and Networks. <https://doi.org/10.1080/15228916.2016.1117382>, 17(1), 106–128. <https://doi.org/10.1080/15228916.2016.1117382>
- Brounen, D., Koedijk, K. G., dan Pownall, R. A. J. (2016). Household financial planning and savings behavior. *Journal of International Money and Finance*, 69, 95–107. <https://doi.org/10.1016/J.JIMONFIN.2016.06.011>
- Buccioli, A., dan Trucchi, S. (2021a). Locus of control and saving: The role of saving motives. *Journal of Economic Psychology*, 86, 102413. <https://doi.org/10.1016/J.JOEP.2021.102413>
- Buccioli, A., dan Trucchi, S. (2021b). Locus of control and saving: The role of saving motives. *Journal of Economic Psychology*, 86, 102413. <https://doi.org/10.1016/J.JOEP.2021.102413>
- Campbell, J. Y., Barro, R., Bergstresser, D., Cecchetti, S., de Medeiros, K., Gabaix, X., Haliassos, M., Laibson, D., Lusardi, A., Mankiw, G., Poterba, J., Ramadorai, T., Shiller, R., Shleifer, A., Souleles, N., Stein, J., Thompson, S., Viceira, L., Vuolteenaho, T., dan Yogo, M. (2006). Household Finance. *The Journal of Finance*, 61(4), 1553–1604. <https://doi.org/10.1111/J.1540-6261.2006.00883.X>
- Chatterjee, S., Finke, M., dan Harness, N. (2011). The impact of self-efficacy on wealth accumulation and portfolio choice. <https://doi.org/10.1080/13504851003761830>, 18(7), 627–631. <https://doi.org/10.1080/13504851003761830>
- Chowa, G., Ansong, D., dan Despard, M. R. (2014). Financial Capabilities: Multilevel Modeling of the Impact of Internal and External Capabilities of Rural Households. *Social Work Research*, 38(1), 19–35. <https://doi.org/10.1093/SWR/SVU002>
- Cobb-Clark, D. A., Kassenboehmer, S. C., dan Sinning, M. G. (2016). Locus of control and savings. *Journal of Banking dan Finance*, 73, 113–130. <https://doi.org/10.1016/J.JBANKFIN.2016.06.013>
- Cooper, D. R., dan Schindler, P. S. 2014. *Business Research Methods*. Edisi Kedua Belas. New York: The McGraw-Hill Companies. Inc.
- Delgado Fuentealba, C. L., Muñoz Mendoza, J. A., Sepúlveda Yelpeo, S. M., Veloso Ramos, C. L., dan Fuentes-Solís, R. A. (2021). Household debt, automatic bill payments and inattention: Theory and evidence. *Journal of Economic Psychology*, 85, 102385. <https://doi.org/10.1016/J.JOEP.2021.102385>
- Disney, R., dan Gathergood, J. (2013). Financial literacy and consumer credit portfolios. *Journal of Banking dan Finance*, 37(7), 2246–2254. <https://doi.org/10.1016/J.JBANKFIN.2013.01.013>
- Farrell, L., Fry, T. R. L., dan Risse, L. (2016). The significance of financial self-

- efficacy in explaining women's personal finance behaviour. *Journal of Economic Psychology*, 54, 85–99. <https://doi.org/10.1016/J.JOEP.2015.07.001>
- Feng, X., Lu, B., Song, X., dan Ma, S. (2019). Financial literacy and household finances: A Bayesian two-part latent variable modeling approach. *Journal of Empirical Finance*, 51, 119–137. <https://doi.org/10.1016/J.JEMPFIN.2019.02.002>
- Foltice, B., dan Ilcin, P. (2019). The Influences of Locus of Control, Debt, and Framing on Retirement Contributions. *Journal of Advanced Studies in Finance*, 10(1(19)), 34–44. <https://www.proquest.com/docview/2430675785?fromopenview=true&nq-origsite=gscholar>
- Gerardi, K., Goette, L., dan Meier, S. (2010). *FEDERAL RESERVE BANK of ATLANTA Financial Literacy and Subprime Mortgage Delinquency: Evidence from a Survey Matched to Administrative Data*. www.frbatlanta.org/pubs/WP/.
- Gilenko, E., dan Chernova, A. (2021). Saving behavior and financial literacy of Russian high school students: An application of a copula-based bivariate probit-regression approach. *Children and Youth Services Review*, 127, 106122. <https://doi.org/10.1016/J.CHILDYOUTH.2021.106122>
- Gray, B. T., Liu, Y., dan Asebedo, S. Del. (2020). Household agreement and financial satisfaction: a bargaining perspective. <https://doi.org/10.1080/13504851.2020.1864271>. <https://doi.org/10.1080/13504851.2020.1864271>
- Haq, W., Ismail, N. A., dan Satar, N. M. (2018). Household debt in different age cohorts: A multilevel study. <http://www.editorialmanager.com/Cogentecon>, 6(1). <https://doi.org/10.1080/23322039.2018.1455406>
- Hashmi, F., Aftab, H., Martins, J. M., Mata, M. N., Qureshi, H. A., Abreu, A., dan Mata, P. N. (2021). The role of self-esteem, optimism, deliberative thinking and self-control in shaping the financial behavior and financial well-being of young adults. *PLoS ONE*, 16(9 September). <https://doi.org/10.1371/JOURNAL.PONE.0256649>
- Hastings, J., dan Mitchell, O. S. (2020). How financial literacy and impatience shape retirement wealth and investment behaviors. *Journal of Pension Economics dan Finance*, 19(1), 1–20. <https://doi.org/10.1017/S1474747218000227>
- Heywood, J. S., Jirjahn, U., dan Struewing, C. (2017). Locus of control and performance appraisal. *Journal of Economic Behavior dan Organization*, 142, 205–225. <https://doi.org/10.1016/J.JEBO.2017.06.011>

- Hilgert, M. A., Hilgert, M. A., Hogarth, J. M., The, O., dan Beverly, S. G. (2003). Household Financial Management: The Connection between Knowledge and Behavior. *FEDERAL RESERVE BULLETIN*, 309--322. <http://citeseerx.ist.psu.edu/viewdoc/summary?doi=10.1.1.379.9686>
- Kadoya, Y., dan Rahim Khan, M. S. (2020). Financial Literacy in Japan: New Evidence Using Financial Knowledge, Behavior, and Attitude. *Sustainability* 2020, Vol. 12, Page 3683, 12(9), 3683. <https://doi.org/10.3390/SU12093683>
- Kass-Hanna, J., Lyons, A. C., dan Liu, F. (2021). Building financial resilience through financial and digital literacy in South Asia and Sub-Saharan Africa. *Emerging Markets Review*, 100846. <https://doi.org/10.1016/J.EMEMAR.2021.100846>
- Kawamura, T., Mori, T., Motonishi, T., dan Ogawa, K. (2021). Is Financial Literacy Dangerous? Financial Literacy, Behavioral Factors, and Financial Choices of Households. *Journal of the Japanese and International Economies*, 60, 101131. <https://doi.org/10.1016/J.JJIE.2021.101131>
- Kesavayuth, D., Ko, K. M., dan Zikos, V. (2018). Locus of control and financial risk attitudes. *Economic Modelling*, 72, 122–131. <https://doi.org/10.1016/J.ECONMOD.2018.01.010>
- Klapper, L., Lusardi, A., dan Panos, G. A. (2013). Financial literacy and its consequences: Evidence from Russia during the financial crisis. *Journal of Banking dan Finance*, 37(10), 3904–3923. <https://doi.org/10.1016/J.JBANKFIN.2013.07.014>
- Kuhnen, C. M., dan Melzer, B. T. (2018). Noncognitive Abilities and Financial Delinquency: The Role of Self-Efficacy in Avoiding Financial Distress. *The Journal of Finance*, 73(6), 2837–2869. <https://doi.org/10.1111/JOFL.12724>
- Lim, H., Heckman, S. J., Letkiewicz, J. C., dan Montalto, C. P. (2014). Financial Stress, Self-Efficacy, and Financial Help-Seeking Behavior of College Students. *Journal of Financial Counseling and Planning*, 25(2), 148–160. <http://ssrn.com/abstract=2537579>
- Limerick, L., dan Peltier, J. W. (2014). *The Effects of Self-Control Failures on Risky Credit Card Usage*.
- Liu, L., dan Zhang, H. (2021). Financial literacy, self-efficacy and risky credit behavior among college students: Evidence from online consumer credit. *Journal of Behavioral and Experimental Finance*, 32, 100569. <https://doi.org/10.1016/J.JBEF.2021.100569>
- Lown, J. M. (2011). Development and validation of a financial self-efficacy scale. *Journal of Financial Counseling and Planning*, 22(2), 54. <https://doi.org/10.1037/t69132-000>
- Lown, J. M., Kim, J., Gutter, M. S., dan Hunt, A. T. (2015). Self-efficacy and Savings Among Middle and Low Income Households. *Journal of Family and*

Economic Issues, 36(4), 491–502. <https://doi.org/10.1007/S10834-014-9419-Y/TABLES/3>

- Lusardi, A., dan Mitchell, O. S. (2011). Financial literacy and retirement planning in the United States*. *Journal of Pension Economics dan Finance*, 10(4), 509–525. <https://doi.org/10.1017/S147474721100045X>
- Lusardi, A., Mitchell, O. S., dan Curto, V. (2014). Financial literacy and financial sophistication in the older population*. *Journal of Pension Economics dan Finance*, 13(4), 347–366. <https://doi.org/10.1017/S1474747214000031>
- Lusardi, A., Mitchell, O. S., dan Washington, G. (2011). *NBER WORKING PAPER SERIES FINANCIAL LITERACY AND RETIREMENT PLANNING IN THE UNITED STATES*. <http://www.nber.org/papers/w17108>
- Lusardi, A., dan Tufano, P. (2009). *Debt Literacy, Financial Experiences, and Overindebtedness*. <https://doi.org/10.3386/W14808>
- Lusardi, A., dan Tufano, P. (2015a). Debt literacy, financial experiences, and overindebtedness*. *Journal of Pension Economics dan Finance*, 14(4), 332–368. <https://doi.org/10.1017/S1474747215000232>
- Lusardi, A., dan Tufano, P. (2015b). Debt literacy, financial experiences, and overindebtedness*. *Journal of Pension Economics dan Finance*, 14(4), 332–368. <https://doi.org/10.1017/S1474747215000232>
- Mindra, R., dan Moya, M. (2017). Financial self-efficacy: A mediator in advancing financial inclusion. *Equality, Diversity and Inclusion*, 36(2), 128–149. <https://doi.org/10.1108/EDI-05-2016-0040/FULL/PDF>
- Morgan, P. J., dan Long, T. Q. (2020). Financial literacy, financial inclusion, and savings behavior in Laos. *Journal of Asian Economics*, 68, 101197. <https://doi.org/10.1016/J.ASIECO.2020.101197>
- Morgan, P. J., dan Trinh, L. Q. (2019). Determinants and Impacts of Financial Literacy in Cambodia and Viet Nam. *Journal of Risk and Financial Management* 2019, Vol. 12, Page 19, 12(1), 19. <https://doi.org/10.3390/JRFM12010019>
- Moure, N. G. (2016). Financial literacy and retirement planning in Chile*. *Journal of Pension Economics dan Finance*, 15(2), 203–223. <https://doi.org/10.1017/S1474747215000049>
- Mpaata, E., Koske, N., dan Saina, E. (2021). Does self-control moderate financial literacy and savings behavior relationship? A case of micro and small enterprise owners. *Current Psychology*, 1–14. <https://doi.org/10.1007/S12144-021-02176-7/TABLES/4>
- Mutsonziwa, K., dan Fanta, A. (2019). Over-indebtedness and its welfare effect on households: Evidence from the Southern African countries. *African Journal of Economic and Management Studies*, 10(2), 185–197.

<https://doi.org/10.1108/AJEMS-04-2018-0105/FULL/PDF>

- Neuman, W. L. 2014. "Social Research Methods: Quantitative and Qualitative Methods". Edisi Keempat. Harlow: Pearson Education Limited.
- Nieddu, M., dan Pandolfi, L. (2021). Cutting Through the Fog: Financial Literacy and Financial Investment Choices. *Journal of the European Economic Association*, 19(1), 237–274. <https://doi.org/10.1093/JEEA/JVZ081>
- Noor, N., Batool, I., dan Arshad, H. M. (2020). Financial literacy, financial self-efficacy and financial account ownership behavior in Pakistan. *Http://Www.Editorialmanager.Com/Cogentecon*, 8(1). <https://doi.org/10.1080/23322039.2020.1806479>
- Salamanca, N., de Grip, A., Fouarge, D., dan Montizaan, R. (2020). Locus of control and investment in risky assets. *Journal of Economic Behavior dan Organization*, 177, 548–568. <https://doi.org/10.1016/J.JEBO.2020.06.032>
- Schultz, D. P., dan Schultz, S. E. (2017). *Theories of Personality*, Eleventh Edition. California: Cengage Learning.
- Sekita, S., Kakkar, V., dan Ogaki, M. (2022). Wealth, Financial Literacy and Behavioral Biases in Japan: the Effects of Various Types of Financial Literacy. *Journal of the Japanese and International Economies*, 101190. <https://doi.org/10.1016/J.JJIE.2021.101190>
- Serido, J., Shim, S., dan Tang, C. (2013). A developmental model of financial capability: A framework for promoting a successful transition to adulthood. *Http://Dx.Doi.Org.Ezproxy.Ugm.Ac.Id/10.1177/0165025413479476*, 37(4), 287–297. <https://doi.org/10.1177/0165025413479476>
- Shefrin, H. M., dan 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>
- Sherraden, M. (1991). *Assets and the poor: A new American welfare policy*. Armonk, NY: M.E. Sharpe.
- Sherraden, M. S. (2013). Building blocks of financial capability. In J. Birkenmaier, M. S. Sherraden, dan J. Curley (Eds.), *Financial capability and asset development: Research, education, policy, and practice* (pp. 3–43). New York: Oxford University Press.
- Stango, V., dan Zinman, J. (2009). Exponential Growth Bias and Household Finance. *The Journal of Finance*, 64(6), 2807–2849. <https://doi.org/10.1111/J.1540-6261.2009.01518.X>
- STANGO, V., dan ZINMAN, J. (2009). Exponential Growth Bias and Household Finance. *The Journal of Finance*, 64(6), 2807–2849. <https://doi.org/10.1111/J.1540-6261.2009.01518.X>
- Stolper, O. A., dan Walter, A. (2017). Financial literacy, financial advice, and

- financial behavior. *Journal of Business Economics* 2017 87:5, 87(5), 581–643.
<https://doi.org/10.1007/S11573-017-0853-9>
- Strömbäck, C., Lind, T., Skagerlund, K., Västfjäll, D., dan 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>
- Tang, N. (2021). Cognitive abilities, self-efficacy, and financial behavior. *Journal of Economic Psychology*, 87, 102447.
<https://doi.org/10.1016/J.JOEP.2021.102447>
- Tang, N., dan Baker, A. (2016). Self-esteem, financial knowledge and financial behavior. *Journal of Economic Psychology*, 54, 164–176.
<https://doi.org/10.1016/J.JOEP.2016.04.005>
- Vieira, E. S. (2012). What Do We Know About Financial Literacy? A Literature Review. *Marmara Journal of European Studies*, 20(2), 23–38.
<https://dergipark.org.tr/tr/download/article-file/1308>
- Wang, M., Chen, H., dan Wang, L. (2008). Locus of control and home mortgage loan behaviour. *Wiley-Blackwell*, 43(2), 125–129.
<https://doi.org/10.1080/00207590801888760>
- Xiao, J. J., Chen, C., dan Chen, F. (2013). Consumer Financial Capability and Financial Satisfaction. *Social Indicators Research* 2013 118:1, 118(1), 415–432. <https://doi.org/10.1007/S11205-013-0414-8>
- Xiao, J. J., dan Porto, N. (2017). Financial education and financial satisfaction: Financial literacy, behavior, and capability as mediators. *International Journal of Bank Marketing*, 35(5), 805–817. <https://doi.org/10.1108/IJBM-01-2016-0009>
- Xiao, J. J., Tang, C., Serido, J., dan Shim, S. (2011). Antecedents and Consequences of Risky Credit Behavior among College Students: Application and Extension of the Theory of Planned Behavior: <https://doi.org/10.1509/Jppm.30.2.239>, 30(2), 239–245.
<https://doi.org/10.1509/JPPM.30.2.239>