

## DAFTAR PUSTAKA

- Ajzen, I. (2015). *Attitudes, Personality, and Behavior* (2nd ed.). Berkshire: Open University Press.
- Besse Nur Fatimah. Hefri. (2023). The mediating role of locus of control: Financial knowledge and financial attitude on financial management behavior. *Journal of Management and Business Insight*. P-ISSN: 3031-0261 | E-ISSN: 3031-0253 Volume1, Number2, November 2023.
- Cobb-Clark, D. A., Kassenboehmer, S. C., & Sinning, M. (2013). *Locus of control and savings*. *Journal of Banking & Finance*, 37(2), 430–441. <https://doi.org/10.1016/j.jbankfin.2012.09.011>
- Chinen, K., & Endo, H. (2012). Effect of attitude and background on personal financial ability: A student survey in the United States. *International Journal of Management*, 29(1), 220–231.
- Dew, J., & Xiao, J. J. (2011). The financial management behavior scale: Development and validation. *Journal of Financial Counseling and Planning*, 22(1), 43–59.
- Dewi, N. L., & Suprapti, N. W. (2019). Pengaruh Locus of Control, Financial Knowledge, dan Financial Attitude terhadap Perilaku Pengelolaan Keuangan. *Jurnal Ekonomi dan Bisnis*, 8(2).
- Garman, E. T., & Fogue, R. E. (2015). *Personal Finance* (12th ed.). Boston: Cengage Learning
- Gitman, L. J., & Zutter, C. J. (2015). *Principles of managerial finance* (14th ed.). Boston: Pearson Education.
- Ghufron, M. N., & Risnawita, R. (2016). *Teori-Teori Psikologi*. Yogyakarta: Ar-Ruzz Media.
- Harjito, D. A., & Martono. (2018). *Manajemen Keuangan*. Yogyakarta: Ekonisia.
- Halim, A. (2015). *Manajemen Keuangan Pribadi*. Jakarta: Salemba Empat.
- Herdjiono, I., & Damanik, L. A. (2016). Pengaruh Financial Attitude, Financial Knowledge, Parental Income terhadap Financial Management Behavior. *Jurnal Manajemen Teori dan Terapan*, 9(3).

- Hilgert, M. A., Hogarth, J. M., & Beverly, S. G. (2023). Household financial management: The connection between knowledge and behavior. *Federal Reserve Bulletin*, 89(7), 309–322.
- Horne, J. C. V., & Wachowicz, J. M. (2017). *Fundamentals of Financial Management*. New Jersey: Prentice Hall.
- Husnan Suad, Pudjiastuti. (2014). *Manajemen Keuangan*. Yogyakarta. BPPE
- Iramani, R., & Kholilah, N. Al. (2013). *Studi Financial Management Behavior pada Masyarakat Surabaya*. *Jurnal Bisnis dan Perbankan*, 3(1), 157–168.
- Kasmir. (2019). *Analisis Laporan Keuangan*. Jakarta: RajaGrafindo Persada.
- Kamaludin, Indriani. ( 2012), *Manajemen Keuangan*. Ganesha. Bamdung.
- Laili Shofiyatul, Dies Nur Hayati, Nurus Sobakh. Pengaruh Financial Knowledge, Financial Attitude dan Locus of Control terhadap Financial Management Behavior Mahasiswa Pendidikan Ekonomi Uniwara. *Jurnal Pendidikan Tambusai*, Volume 9 Nomor 1 Tahun 2025.
- Laga, A., Hizazi, A., Yuliusman. (2023). The Effect of Financial Literacy, Financial Attitude, Locus of Control, and Lifestyle on Financial Management Behavior (Case Study on Undergraduate Accounting Study Program Students). *Indonesian Journal of Economic & Management Sciences (IJEMS)* Vol.1, No.4, 2023
- Lefcourt, H. M. (2014). *Locus of Control: Current Trends in Theory and Research*. New York: Psychology Press.
- Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *Journal of Economic Literature*, 52(1), 5–44.  
<https://doi.org/10.1257/jel.52.1.5>
- Martono dan Harjito. (2014). *Manajemen Keuangan : Teori dan Konsep*. Surabaya. Sri Ilmu
- Nofsinger, J. R. (2017). *The Psychology of Investing* (6th ed.). New York: Routledge.
- Otoritas Jasa Keuangan. (2017). *Strategi Nasional Literasi Keuangan Indonesia*. Jakarta: OJK

- Parrotta, J. L., & Johnson, P. J. (2018). *The Impact of Financial Attitudes and Knowledge on Financial Management and Satisfaction*. *Financial Counseling and Planning*, 9(1), 59–75.
- Riyanto, Bambang. (2018). *Dasar-Dasar Pembelian Perusahaan*. Yogyakarta: BPFE.
- Robbins, S. P., & Judge, T. A. (2017). *Organizational Behavior* (17th ed.). New Jersey: Pearson Education.
- Sutrisno. (2017). *Manajemen Keuangan Teori, Konsep, dan Aplikasi*. Yogyakarta: Ekonisia.
- Sartono Agus. (2016). *Manajemen Keuangan: Teori dan Aplikasi*. Yogyakarta: BPFE.
- Sugiyono. (2016). *Metode Penelitian Bisnis dan Manajemen*, Jakarta. Salemba Empat.
- Sunyoto .(2013). *Manajemen*. Edisi Kelima. Jakarta. PT Tigaraksa.
- Pankow, D. (2012). *Financial values, attitudes and goals*. North Dakota State University Extension Service Publication No. FE222.
- Putri, A. D., & Lestari, D. P. (2020). Locus of Control dan Pengaruhnya terhadap Perilaku Keuangan Mahasiswa. *Jurnal Manajemen dan Akuntansi*, 12(1), 55–63
- Wahyuni, S. (2019). *Perilaku Keuangan Individu*. Jakarta: Prenadamedia Group.
- Widayati, I. (2012). Faktor-Faktor yang Mempengaruhi Literasi Keuangan Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Negeri Yogyakarta. *Jurnal Dinamika Pendidikan*, 7(1),
- Wulandari, R. (2018). Pengaruh Locus of Control dan Financial Literacy terhadap Perilaku Keuangan Mahasiswa. *Jurnal Manajemen dan Kewirausahaan*, 6(2)