

DAFTAR PUSTAKA

- Abendroth, L. J., & Diehl, K. (2006). Now or Never: Effects of Limited Purchase Opportunities on Patterns of Regret over Time. *Journal of Consumer Research*, 33(3), 342–351. <https://doi.org/10.1086/508438>
- Adam, A. M., Frimpong, S., & Boadu, M. O. (2017). Financial literacy and financial planning: Implication for financial well-being of retirees. *Business and Economic Horizons*, 13(2), 224–236. <https://doi.org/10.15208/beh.2017.17>
- Agyei, S. K., Adam, A. M., & Agyemang, O. S. (2019). Financial Literacy , Cultural Dominance , and Financial Well - Being of SME Owners in Ghana. *Poverty & Public Policy*, 11(3), 222–237. <https://doi.org/10.1002/pop4.254>
- Albeerdy, M. I., & Gharleghi, B. (2015). Determinants of the Financial Literacy among College Students in Malaysia. *International Journal of Business Administration*, 6(3), 15–24. <https://doi.org/10.5430/ijba.v6n3p15>
- Antonides, G., Groot, I. M. De, & Raaij, W. F. Van. (2011). Mental budgeting and the management of household finance. *Journal of Economic Psychology*, 32(4), 546–555. <https://doi.org/10.1016/j.joep.2011.04.001>
- Bilal, M., & Zulfiqar, M. (2016). Financial Wellbeing is the Goal of Financial Literacy. *Research Journal of Finance and Accounting*, 7(11), 94–103.
- Biljanovska, N., & Palligkinis, S. (2016). Control thyself: Self-control failure and household wealth. *Journal of Banking and Finance*, 0, 1–15.

- <https://doi.org/10.1016/j.jbankfin.2016.10.010>
- BPS. (2019). Berita Resmi Statistik Pertumbuhan Ekonomi Indonesia Triwulan III-2019. *Berita Resmi Statistik, No. 15/02/(15)*, 1–12.
- Browne, M. W., & Cudeck, R. (1992). Alternative Ways of Assessing Model Fit. *Sociological Methods & Research*, 21(2), 230–258. <https://doi.org/10.1177/0049124192021002005>
- Brüggen, E. C., Hogreve, J., Holmlund, M., Kabadayi, S., & Löfgren, M. (2017). Financial well-being: A conceptualization and research agenda. *Journal of Business Research*, 79, 228–237. <https://doi.org/10.1016/j.jbusres.2017.03.013>
- Budi. (2019). Budaya Menabung RI Tercatat Rendah di Kawasan ASEAN: OJK. *IndoPremier*.
- Cigna Corporation. (2019). *2019 Cigna 360 Well-Being Survey Well & Beyond*. <https://wellbeing.cigna.com>
- Consumer Protection Financial Bureau. (2017). *National Financial Well- Being Survey. September*.
- Danes, S. M. (1994). Parental perceptions of children's financial socialization. *Journal of Financial Counseling and Planning*, 5, 127–149.
- Dholakia, U., Tam, L., Yoon, S., & Wong, N. (2016). The Ant and the Grasshopper: Understanding Personal Saving Orientation of Consumers. *Journal of Consumer Research*, 1–67.

- Dunrud, T., Tammy, O., & Llc, D. (1993). *Children and Money: Teaching Children Money Habits for Life.*
- Fernandes, D., Lynch, J. G., & Netemeyer, R. G. (2014). Financial literacy, financial education, and downstream financial behaviors. *Management Science*, 60(8), 1861–1883. <https://doi.org/10.1287/mnsc.2013.1849>
- French, D., & McKillop, D. (2016). Financial literacy and over-indebtedness in low-income households. *International Review of Financial Analysis*, 48, 1–11. <https://doi.org/10.1016/j.irfa.2016.08.004>
- Fudenberg, D., & Levine, D. K. (2006). A dual-self model of impulse control. *American Economic Review*, 96(5), 1449–1476. <https://doi.org/10.1257/aer.96.5.1449>
- Fujita, K., Trope, Y., Liberman, N., & Levin-Sagi, M. (2006). Construal Levels of Self-Control. *J Pers Soc Psychol*, 23(1), 1–7. <https://doi.org/10.1038/jid.2014.371>
- Gathergood, J. (2012). Self-control, financial literacy and consumer over-indebtedness. *Journal of Economic Psychology*, 33(3), 590–602. <https://doi.org/10.1016/j.jeop.2011.11.006>
- Ghozali, I. (2017). *Model Persamaan Struktural Konsep dan Aplikasi dengan Program AMOS 24.*
- Hooper, D., Coughlan, J., & Mullen, M. R. (2008). Structural equation modelling: Guidelines for determining model fit. *Electronic Journal of Business Research*

- Methods*, 6(1), 53–60. <https://doi.org/10.21427/D79B73>
- Juliandi, A., Irfan, Manurung, S., & Satriawan, B. (2016). *Mengolah Data Penelitian Bisnis Dengan SPSS*.
- Kempson, E., & Finney, A. (2017). *Project Note no . 3-2017 Elaine Kempson , Andrea Finney and Christian Poppe A Conceptual Model and Preliminary Analysis Final edition. August*. <https://doi.org/10.13140/RG.2.2.18737.68961>
- Klinger, E. (1975). Consequences of commitment to and disengagement from incentives. *Psychological Review*, 82(1), 1–25. <https://doi.org/10.1037/h0076171>
- Laily, N. (2016). Pengaruh Literasi Keuangan Terhadap Perilaku Mahasiswa Dalam Mengelola Keuangan. *Journal of Accounting and Business Education*, 1(4). <https://doi.org/10.26675/jabe.v1i4.6042>
- Lanz, M., Sorgente, A., & Danes, S. M. (2019). Implicit Family Financial Socialization and Emerging Adults' Financial Well-Being: A Multi-Informant Approach. *Emerging Adulthood*. <https://doi.org/10.1177/2167696819876752>
- Netemeyer, R. G., Warmath, D., Fernandes, D., & Lynch, J. G. (2018). How Am I Doing? Perceived Financial Well-Being, Its Potential Antecedents, and Its Relation to Overall Well-Being. *Journal of Consumer Research*, 45(1), 68–89. <https://doi.org/10.1093/jcr/ucx109>
- Nurmayanti. (2019). Tingkat Kesejahteraan Rakyat RI Masuk 5 Besar Indeks Global. *Liputan6.Com*.

- Nurul, F. (2019). UMP 34 Provinsi Naik 8,51 Persen Tahun 2020, Berikut Daftar Lengkapnya. *Kompas.Com.*
- O'Neill, B., Sorhaindo, B., Xiao, J. J., & Garman, E. T. (2005). Financially distressed consumers: Their financial practices, financial well-being, and health. *Journal of Financial Counseling and Planning*, 16(1), 73–87.
- OECD. (2014). PISA 2012 Results: Students and Money (Volume VI). In *Pisa: Vol. VI* (Issue Volume VI). <https://doi.org/10.1787/9789264208094-en>
- OJK. (2017). Strategi Nasional Literasi Keuangan Indonesia (Revisit 2017). *Otoritas Jasa Keuangan*, 1–99.
- Otoritas Jasa Keuangan. (2019). Siaran Pers Survei OJK 2019: Indeks Literasi Dan Inklusi Keuangan Meningkat. *Sp 58/Dhms/Ojk/Xi/2019, November*, 1.
- Ponchio. (2019). *Personal factors as antecedents of perceived financial well-being : evidence from Brazil*. <https://doi.org/10.1108/IJBM-03-2018-0077>
- Sansone, D., Rossi, M., & Fornero, E. (2019). “Four Bright Coins Shining at Me”: Financial Education in Childhood, Financial Confidence in Adulthood. *Journal of Consumer Affairs*, 53(2), 630–651. <https://doi.org/10.1111/joca.12207>
- Sanusi, A. (2017). *Metodologi Penelitian Bisnis*.
- Setiyani, R., & Solichatun, I. (2019). Financial Well-being of College Students: An Empirical Study on Mediation Effect of Financial Behavior. *KnE Social Sciences*, 3(11), 451. <https://doi.org/10.18502/kss.v3i11.4026>

- Shim, S., Xiao, J. J., Barber, B. L., & Lyons, A. C. (2009). Pathways to life success: A conceptual model of financial well-being for young adults. *Journal of Applied Developmental Psychology*, 30(6), 708–723.
<https://doi.org/10.1016/j.appdev.2009.02.003>
- Soman, D., & Zhao, M. (2011). The fewer the better: Number of goals and savings behavior. *Journal of Marketing Research*, 48(6), 944–957.
<https://doi.org/10.1509/jmr.10.0250>
- Strömbäck, C., Lind, T., Skagerlund, K., Västfjäll, D., & Tinghög, G. (2017). Journal of Behavioral and Experimental Finance 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>
- Sugianto, D. (2017). Ini Daftar Lengkap Upah Minimum Provinsi 2018. *Financedetik.Com.*
- Sundarason, S. D. D., Rahman, M. S., Othman, N. S., & Danaraj, J. (2016). Impact of financial literacy, financial socialization agents, and parental norms on money management. *Advanced Science Letters*, 22(12), 4312–4315.
- Taft, M. K., Hosein, Z. Z., & Mehrizi, S. M. T. (2013). The Relation between Financial Literacy, Financial Wellbeing and Financial Concerns. *International Journal of Business and Management*, 8(11), 63–75.
<https://doi.org/10.5539/ijbm.v8n11p63>
- Tangney, J. P., Baumeister, R. F., & Boone, A. L. (2004). *High Self-Control Predicts Good Adjustment , Less Pathology , Better Grades , and*

Interpersonal Success. April 2004.

Utkarsh, U., Pandey, A., Ashta, A., Spiegelman, E., & Sutan, A. (2020). Catch Them Young: Impact of Financial Socialization, Financial Literacy and Attitude Toward Money on Financial Well-being of Young Adults. *International Journal of Consumer Studies*. <https://doi.org/10.1111/ijcs.12583>

Van Rooij, M. C. J., Lusardi, A., & Alessie, R. J. M. (2012). Financial Literacy, Retirement Planning and Household Wealth. *Economic Journal*, 122(560), 449–478. <https://doi.org/10.1111/j.1468-0297.2012.02501.x>

Xue, R., Gepp, A., Neill, T. J. O., Stern, S., & Vanstone, B. J. (2019). *Financial well-being amongst elderly Australians : the role of consumption patterns and financial literacy*. <https://doi.org/10.1111/acfi.12545>

Younas, W., & Farooq, M. (2019). Impact of Self-Control , Financial Literacy and Financial Behavior on Financial Well-Being. *The Journal of Social Sciences Research*, 5, 211–218.