

## DAFTAR PUSTAKA

Ahmad, F. (2015). Determinants Of Savings Behavior In Pakistan: Long Run - Short Run Association And Causality. *Timisoara Journal of Economics and Business*, 8(1), 103–136. <https://doi.org/10.1515/tjeb-2015-0011>.

Akben-Selcuk, E. (2015). Factors Influencing College Students' Financial Behaviors in Turkey: Evidence from a National Survey. *International Journal of Economics and Finance*, 7(6), 87–94. <https://doi.org/10.5539/ijef.v7n6p87>.

Akhtar, N. (2015). Determinants Savings behaviour Staff in International Islamic University. *Journal of Economic and Banking*, 239–245. <https://doi.org/10.2991/iceb-15.2015.35>.

Alwi, S., Hashim, I. Z. A., & 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.

Amilia, S., Lindung Bulan, T. P., & Rizal, M. (2018). Analysis of factors affecting student Bidik Misi savings behavior. *Jurnal Manajemen Motivasi*, 14(2), 65. <https://doi.org/10.29406/jmm.v14i2.1075>.

Ariffin, M. R., Sulong, Z., & Abdullah, A. (2017). Students' Perception Towards Financial Literacy and Saving Behaviour Faculty of Islamic Contemporary Studies, Universiti Sultan Zainal Abidin, Terengganu, Malaysia. *World Applied Sciences Journal* 35, 35(10), 2194–2201. <https://doi.org/10.5829/idosi.wasj.2017.2194.2201>.

Asebedo, S. D., Wilmarth, M. J., Seay, M. C., Archuleta, K., Brase, G. L., & MacDonald, M. (2018). Personality and Saving Behavior Among Older Adults. *Journal of Consumer Affairs*. <https://doi.org/10.1111/joca.12199>.

Assefa, M., & V, D. (2018). Determinants of Saving Behavior of the Salaried Employees in Ethiopia: a Case Study of Wolaita Sodo Town. *International Journal of Advanced Research*, 5(12), 1285–1296. <https://doi.org/10.21474/ijar01/6085>.

Badan Pusat Statistik. (2019). Laporan Perekonomian 2019, (21).

Badan Pusat Statistik. (2018). Statistik Kesejahteraan Rakyat Kota Batam. *Kependudukan*, Batam.

Badan Pusat Statistik. (2018). Profil Generasi Milenial Indonesia 2018, Indonesia.

Basil, M. (2016). Determinants of Saving Culture among Employees in Small And Medium Enterprises in Nairobi County, Kenya. *Journal of Economic and Business*, (October), 1–55.

Black, J. F. H. J. W. C., Anderson, B. J. B. R. E., & Edition, S. (2014). *Multivariate Data Analysis (MVDA). Pharmaceutical Quality by Design: A Practical Approach*. <https://doi.org/10.1002/9781118895238.ch8>.

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. Retrieved from <http://journal.unnes.ac.id/sju/index.php/jeec>.

CEIC. (2019). Indonesia Tabungan Bruto. Retrieved from <https://www.ceicdata.com/id/indicator/indonesia/gross-savings-rate>

Copur, Z., & Gutter, M. S. (2019). Economic, Sociological, and Psychological Factors of the Saving Behavior: Turkey Case. *Journal of Family and Economic Issues*, 0(0), 0. <https://doi.org/10.1007/s10834-018-09606-y>.

Delafrooz, N., & Hj Paim, L. (2011). Determinants of Saving Behavior and Financial Problem among Employees in Malaysia. *Australian Journal of Basic and Applied Sciences*, 5(7), 222–228.

Eriksson, K., Hermansson, C., Eriksson, K., Hermansson, C., Vyas, V., Raitani, S., ... Ulvnes, A. M. (2014). Article information : How relationship between banks' customers and advisors affect household saving. *Journal of Bank Marketing*. <https://doi.org/10.1108/IJBM-03-2014-0040>.

Falahati, L., & Paim, L. H. (2012). Gender Differences in Saving Behavior Determinants among University Students. *Journal of Basic Applied Science Research*, 2(6), 5848–5854.

Firmansyah, D. (2013). The Influence of Family Backgrounds Toward Student's Saving Behavior: A Survey of College Students in Jabodetabek. *SSRN Electronic Journal*, 4(1), 1–6. <https://doi.org/10.2139/ssrn.2358346>

Fisher, P. J., & Montalto, C. P. (2010). Effect of saving motives and horizon on saving behaviors. *Journal of Economic Psychology*, 31(1), 92–105. <https://doi.org/10.1016/j.joep.2009.11.002>.

Garcia, M. T. M., Barros, C., & Silvestre, A. (2011). Saving behaviour: Evidence from Portugal. *International Review of Applied Economics*, 25(2), 225–238. <https://doi.org/10.1080/02692171.2010.483467>.

Harari, & Tali. (2016). Financial literacy among children: the role of involvement in saving money. *Young Consumers*, 17(2), 197–208. <https://doi.org/10.1108/YC-01-2016-00579>.

Hassan, Z. (2018). Impact of Age , Gender , Income , Education and Financial Literacy Towards Retirement Planning Among Generation in Malaysia Impact of Age , Gender , Income , Education and Financial Literacy Towards Retirement Planning Among Generation “ Y ” in Mala. *Journal of Education, Learning, and Training*, (December), 30–53. <https://doi.org/10.24924/ijelt/2018.11/v3.iss1/30.53>

Hayati, N. (2015). Pemilihan Metode yang Tepat Dalam Penelitian (Metode Kuantitatif dan Metode Kualitatif). Retrieved from <https://scinapse.io/papers/2396780798>.

Idris. (2019). Jumlah Penduduk Indonesia 2019 Mencapai 267 Juta Jiwa. Retrieved from <https://tahanklik.blogspot.com/2019/06/jumlah-penduduk-indonesia-2019-mencapai.267-juta-jiwa>.

Ismail, S., Khairuddin, N. S., Alias, N. E., Loon-Koe, W., & Othman, R. (2018). An Empirical Analysis of Saving Behavior among Malaysian Employees. *International Journal of Academic Research in Business and Social Sciences*, 8(10), 1070–1080. <https://doi.org/10.6007/IJARBS/v8-i10/4822>.

Ismail, S., Kamis, R., Hashim, N., Harun, H., & Khairuddin, N. S. (2013). An Empirical Investigation on Determinants of Attitude towards Saving Behavior. *International Conference on Economics and Business Research*, 4(1), 1–11.

Jamal, A. A. A., Ramlan, W. K., Karim, M. A., Mohidin, R., & Osman, Z. (2015). The effects of social influence and financial literacy on savings behavior: A study on students of higher learning institutions in Kota Kinabalu, Sabah. *International Journal of Business and Social Science*, 6(11), 110–119.

Kalwij, A., Alessie, R., Dinkova, M., Schonewille, G., van der Schors, A., & van der Werf, M. (2019). The Effects of Financial Education on Financial Literacy and Savings Behavior: Evidence from a Controlled Field Experiment in Dutch Primary Schools. *Journal of Consumer Affairs*. <https://doi.org/10.1111/joca.12241>.

Kamarudin, B., Zurina, Hashim, & Helmi, J. (2018). Factor Affecting the Saving Behaviour of TAJ International College Students. *Al Qimah Al Mudhafah The Journal of Management and Science (ALQIMAH)*, 4(1), 1–15.

Kamawar, D., Connolly, K., Astle-Rahim, A., Smygwyty, S., & Vendetti, C. (2019). Preschoolers' Saving Behavior: The Role of Planning and Self-

Universitas Internasional Batam



Control. *Child Development*, 90(4), e407–e420.  
<https://doi.org/10.1111/cdev.13037>.

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. *EPR International Journal of Research and Development (IJRD)*, 2(1), 124–131.  
[https://doi.org/ISSN\(Online\):2455-7838](https://doi.org/ISSN(Online):2455-7838).

Kassim, M., Azlina, A., Tamsir, Fazilah, Azim, Zainal, Z. A., ... Meor. (2019). Determinants of Saving Behavior: An Empirical Study among Private Universities Students in Selangor. *Asia Proceedings of Social Sciences*, 2(2), 84–88. <https://doi.org/10.31580/apss.v2i2.345>.

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>.

Koloba, H. A. (2018). Access to credit and saving behaviour of Generation Y students. Are we educating an over-indebted generation? *International Journal of Economics and Finance Studies*, 10(1), 50–65.

Liu, F., Yilmazer, T., Loibl, C., & Montalto, C. (2019). Professional financial advice, self-control and saving behavior. *International Journal of Consumer Studies*, 43(1), 23–34. <https://doi.org/10.1111/ijcs.12480>.

Marcinkiewicz, E. (2018). Does the retirement saving motive foster higher savings? The evidence from the polish household survey. *Business and Economic Horizons*, 14(1), 85–96. <https://doi.org/10.15208/beh.2018.7>.

Mahdzan, N. S., & Saleh, T. (2015). The Impact of Financial Literacy on Individual Saving : An Exploratory Study in the Malaysian Context Saving: An Exploratory Study in the Malaysian. *Transformations in Business & Economics*, 12(January 2013).

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>.

Otorias Jasa Keuangan. (2019). *Statistik Perbankan Indonesia* (Vol. 53). <https://doi.org/10.1017/CBO9781107415324.004>

Patti J.Fisher, & Sophia T.Anong. (2012). Relationship of Saving Motives to Saving Habits. *Journal of Financial Counseling and Planning*, 23(1), 63–79. Retrieved from [https://www.afcpe.org/assets/pdf/v23\\_j4.pdf](https://www.afcpe.org/assets/pdf/v23_j4.pdf).

Paulík, J., Kombo, F. and, Kijucnikov, A., & Ključnikov, A. (2015). If a Bank Pays Attention To Social Responsibilities, Can Get Profits Through Better Risk Management, Employee Loyalty and Higher Reputation. *Journal of Economic and Sociology*, 8(1), 41–54. <https://doi.org/10.14254/2071>.

Purnomo, R. A., & E, M, Si, S. (2016). *Analisis Statistik Ekonomi dan Bisnis Dengan SPSS. Analisis Statistik Ekonomi dan Bisnis Dengan SPSS*. Jawa Timur: CV. Wade Gtoup.

Rachma, E. A. (2019). The Effect of Self Control and Financial Literacy for Student's Saving Behavior. *Journal of Economic Education*, 151, 10–17. <https://doi.org/10.1145/3132847.3132886>.

Rahmawati, D., & Asandimitra, N. (2018). The Influence of Demography, Social Environment and Financial Self-Efficacy toward Saving Behavior. *Journal of Social Science, Education, and Humanities Research*, 222(SoSHEC), 102–106. <https://doi.org/10.2991/soshec-18.2018.22>.

Rengarajan, V., Sankararaman, G., Kalyana Sundaram, M., Mohamed Rizwan, M., & Mathew Paul Nibin, S. (2016). Influence of demographic variables on saving behaviour of rural households - A study with reference to

Sriperumpudur, Chennai. *Indian Journal of Science and Technology*, 9(31).  
<https://doi.org/10.17485/ijst/2016/v9i31/97606>.

Satsios, N., & Hadjidakis, S. (2018). Applying the Theory of Planned Behaviour (TPB) in saving behaviour of Pomak households. *International Journal of Financial Research*, 9(2), 122–133. <https://doi.org/10.5430/ijfr.v9n2p122>.

Seong, L. C., Kai, S. B., & Joo, G. G. (2011). The Analysis of Psychological Factors Affecting Savers in Malaysia. *Middle Eastern Finance and Economics*, 12(12), 77–85.

Subhamy, & Priya, P. S. (2016). A Study on Factors Affecting Savings Behaviour of Gen Y. *Asian Journal of Research in Social Sciences and Humanities*, 6(7), 1627. <https://doi.org/10.5958/2249-7315.2016.00532.3>.

Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Bandung: Alfabeta. Retrieved from <https://massugiyantojambi.wordpress.com/2011/04/15/teori-motivasi/>.

Syafina, D. C. (2019). Mengapa Generasi Milenial Sulit Mengelola Keuangan. Retrieved from <https://tirto.id/mengapa-generasi-milenial-sulit-mengelola-keuangan>.

Thu, T. H. (2018). How do Psychological Factors affect Household Savings behavior? *International Journal of Accounting, Finance and Business*, 6(2), 147–170.

Tharanika, K., & Andrew, A. (2017). Factors Influencing On Saving Behaviour Among University Students. *International Journal of Research*, 4(14), 861–871.

Thung, C. M., Kai, C. ing, Nie, F. S., Chiun, L. W., & Tsen, T. C. (2012). Determinants of saving behaviour among the university students in Malaysia. *Journal of Economic and Business*, (May), 109. Retrieved from <http://eprints.utar.edu.my/607/1/AC-2011-0907445.pdf>.

Tonsing, K. N., & Ghoh, C. (2019). Savings attitude and behavior in children participating in a matched savings program in Singapore. *Children and Youth Services Review*, 98, 17–23.  
<https://doi.org/10.1016/j.childyouth.2018.12.015>.

Widyastuti, U., Suhud, U., & Sumiati, A. (2016). The Impact of Financial Literacy on Student Teachers' Saving Intention and Saving Behaviour. *Mediterranean Journal of Social Sciences*, (November).  
<https://doi.org/10.5901/mjss.2016.v7n6p41>.