

DAFTAR PUSTAKA

- Abdullah, S., Mohammed, N. H., Mat Salleh, S., Mat Rashid, K., & Mohd Kamal, S. S. S. (2017). Financial Literacy among UiTM ' s Students Financial Literacy among UiTM ' s Students. *Journal of Applied Environmental and Biological Science*, 7(December), 31–36.
- Ahmad, N. W., Mawar, M. Y., & Ripain, N. (2018). Scale and determinants of financial literacy in kolej universiti Islam antarabangsa Selangor students. *Reports on Economics and Finance*, 4(3), 125–137.
<https://doi.org/10.12988/ref.2018.8112>
- 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>
- Ali, O., Fatih, T., Harun, S., & Fikret, E. (2015). Measuring financial literacy of university students. *Croatian Operational Research Review*, 9(1), 87–97.
<https://doi.org/10.17535/crorr.2018.0008>
- Amagir, A., Groot, W., Brink, H. M. van den, & Wilschut, A. (2017). Financial literacy of high school students in the Netherlands: knowledge , attitudes, self-efficacy, and behavior. *TIER Working Paper Series*, 17/18, 37.
- Amatucci, F. M., & Crawley, D. C. (2011). Financial self-efficacy among women entrepreneurs. *International Journal of Gender and Entrepreneurship*, 3(1), 23–37. <https://doi.org/10.1108/17566261111114962>
- Ansong, A., & Gyensare, M. A. (2012). Determinants of University Working-Students' Financial Literacy at the University of Cape Coast, Ghana. *International Journal of Business and Management*, 7(9).
<https://doi.org/10.5539/ijbm.v7n9p126>
- Ardi, G., Ridwan, M., & Mukdas, sudarjah gugum. (2017). the Effect of Gender on Financial Literacy. *Jurnal Keuangan Dan Perbankan*, 21(040), 446–458.
<https://doi.org/10.29106/fesa.615866>
- Dangol, J., & Maharjan, S. (2018). Parental and Peer Influence on the Saving Behavior of the Youth. *The International Research Journal of Management Sceince*, 3(1), 42–63.
- Dewanty, N., & Isbanah, Y. (2018). Determinant of The Financial Literacy: Case

Study on Career Woman in Indonesia. *Etikonomi*, 17(2), 285–296.
<https://doi.org/10.15408/etk.v17i2.6681>

Dilip, A., Bhama, V., & Shekhar, Singh Ardhendu. (2015). Financial Literacy for College Students. *Journal of Symbiosis Centre for Management Studies*, 3(April 2015), 1–2.

Firli. (2016). Preface: International Conference on Recent Trends in Physics (ICRTP 2016). *Journal of Physics: Conference Series*, 755(1).
<https://doi.org/10.1088/1742-6596/755/1/011001>

Garg, N., & Singh, S. (2018). Financial literacy among youth. *International Journal of Social Economics*, 45(1), 173–186. <https://doi.org/10.1108/IJSE-11-2016-0303>

Ghasarma, R., Putri, L., & Adam, M. (2017). International Journal of Economics and Financial Issues Financial Literacy; Strategies and Concepts in Understanding the Financial Planning With Self-Efficacy Theory and Goal Setting Theory of Motivation Approach. *International Journal of Economics and Financial Issues*, 7(4), 182–188. Retrieved from <http://www.econjournals.com>

Ghozali, I., & Latan, H. (2015). *Partial Least Square, Konsep Teknik, dan Aplikasi menggunakan Program SmartPLS 3.0 untuk penelitian empiris*.

Gillen, M., & Loeffler, D. N. (2012). Financial Literacy and Social Work Students: Knowledge is Power. *Journal of Financial Therapy*, 3(2).
<https://doi.org/10.4148/jft.v3i2.1692>

Hair Jr, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2017). Multivariate Data Analysis (MVDA). In *Pharmaceutical Quality by Design: A Practical Approach*. <https://doi.org/10.1002/9781118895238.ch8>

Hanson, T. A., & Olson, P. M. (2018). Financial literacy and family communication patterns. *Journal of Behavioral and Experimental Finance*, 19, 64–71. <https://doi.org/10.1016/j.jbef.2018.05.001>

Ibrahim, D., Harun, R., & Mohamed Isa, Z. (2009). A Study on Financial Literacy of Malaysian Degree Students The efficiency of waqf performance View project A Study on Financial Literacy of Malaysian Degree Students. *Canadian Academy of Oriental and Occidental Culture*, 5(4), 51–59.

<https://doi.org/10.3968/j.ccc.1923670020090504.006>

Ghozali, I. (2016). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25*.

Indriantoro, N., & Supomo, B. (2011). *Metodologi Penelitian Bisnis untuk Akuntansi dan Manajemen*. Yogyakarta: BPFE.

Jayaraman, J. D., Jambunathan, S., & Counselman, K. (2018). The Connection between Financial Literacy and Numeracy: A Case Study from India. *Numeracy, 11*(2). <https://doi.org/10.5038/1936-4660.11.2.5>

Keuangan, O. J. (2018). Kenali Sejarahnya dan Yakin Berinvestasi di Pasar Modal Indonesia .SIKAPI .

Kumar, S., Watung, C., N. Eunike, J., & Luinata, L. (2017). The Influence of Financial Literacy Towards Financial Behavior and Its Implication on Financial Decisions: A Survey of President University Students in Cikarang - Bekasi. *Firm Journal of Management Studies, 2*(1), 169–179. Retrieved from <http://e-journal.president.ac.id/presunivojs/index.php/FIRM-JOURNAL/article/view/158/87>

Lim, H. N., Heckman, S. J., Letkiewicz, J. C., & 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.

Mandala, I. G. N. N., & Wiagustini, L. P. (2017). Pengaruh Variabel Sosial Ekonomi, Demografi, dan IPK Terhadap Financial Literacy. *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana, 12*(6), 4225–4254.

Morgan, P., & Trinh, L. (2019). Determinants and Impacts of Financial Literacy in Cambodia and Viet Nam. *Journal of Risk and Financial Management, 12*(1), 19. <https://doi.org/10.3390/jrfm12010019>

Mudzingiri, C., Muteba Mwamba, J. W., & Keyser, J. N. (2018). Financial behavior, confidence, risk preferences and financial literacy of university students. *Cogent Economics and Finance, 6*(1), 1–25. <https://doi.org/10.1080/23322039.2018.1512366>

Nano, D., & Polo, A. (2016). Academic Status Differences in Financial Literacy among Albanian University Students. *Finance, Banking and Accounting, 1*(1).

OJK. (2016). Indeks Literasi dan Inklusi Keuangan Meningkat.

- Potrich, A. C. G., Vieira, K. M., & Kirch, G. (2015). Determinants of financial literacy: Analysis of the influence of socioeconomic and demographic variables. *Revista Contabilidade e Financas*, 26(69), 362–377.
<https://doi.org/10.1590/1808-057x201501040>
- Potrich, A. C. G., Vieira, K. M., & Kirch, G. (2018). How well do women do when it comes to financial literacy? Proposition of an indicator and analysis of gender differences. *Journal of Behavioral and Experimental Finance*, 17, 28–41. <https://doi.org/10.1016/j.jbef.2017.12.005>
- Rai, K., Dua, S., & Yadav, M. (2019). Association of Financial Attitude, Financial Behaviour and Financial Knowledge Towards Financial Literacy: A Structural Equation Modeling Approach. *FIIB Business Review*, 8(1), 51–60. <https://doi.org/10.1177/2319714519826651>
- Riau, D. K. P. K. (2018). Sejarah Provinsi Kepulauan Riau. Retrieved March 28, 2020, from <https://www.dinkesprovkepri.org/index.php/profil/sejarah-provinsi-kepulauan-riau>
- Rizkiana, yashica putri, & Kartini. (2017). Analisis tingkat. *Journal of Financial Literacy*, 7(1), 76–99.
- Senevirathne, Jayendrika, & Silva. (2017). Impact of Financial Socialization Agents Towards Financial Literacy Among Young Micro Business Entrepreneurs in Colombo District in Sri Langka. *Journal of Financial Literacy*, (October 2017), 1–8.
- Skagerlund, K., Lind, T., Strömbäck, C., Tinghög, G., & Västfjäll, D. (2018). Financial literacy and the role of numeracy—How individuals’ attitude and affinity with numbers influence financial literacy. *Journal of Behavioral and Experimental Economics*, 74(March), 18–25
<https://doi.org/10.1016/j.socec.2018.03.004>
- Venkataraman, R., & Venkatesan, T. (2018). Analysis of Factors Determining Financial Literacy using Structural Equation Modelling#. *SDMIMD Journal of Management*, 9(1), 1–11. <https://doi.org/10.18311/sdmimd/2018/19998>
- Yong, C. C., Yew, S. Y., & Wee, C. K. (2018). Financial knowledge, attitude and behaviour of young working adults in Malaysia. *Institutions and Economies*, 10(4), 21–48.



Universitas Internasional Batam