

## DAFTAR PUSTAKA

Akhtar, N. (2015). *Determines Savings behaviour Staff in International Islamic University*. 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*, 1–9. Retrieved from [http://globalbizresearch.org/Malaysia\\_Conference/pdf/KL539.pdf](http://globalbizresearch.org/Malaysia_Conference/pdf/KL539.pdf)

Baidoo, S. T., Boateng, E., & Amponsah, M. (2018). Understanding the Determinants of Saving in Ghana: Does Financial Literacy Matter? *Journal of International Development*, 30(5), 886–903.

<https://doi.org/10.1002/jid.3377>

Bashir, T., Hassan, A., Nasir, S., Baber, A., & Shahid, W. (n.d.). *Gender Differences in Saving Behavior and its Determinants ( Evidence from Punjab , Pakistan )*. 5.

Bayar, M. Y., Sezgin, H. F., Öztürk, Ö. F., & Şaşmaz, M. Ü. (2017). Impact of financial literacy on personal savings: A research on Usak University staff. *Journal of Knowledge Management, Economics and Information Technology*, VII(6), 1–19.

Brahma, S., & Brahma, J. (2014). Culturing Cellulolytic Fungi in Sea Water. *Citeseer*, 4(1), 4–7. Retrieved from <http://citeseerx.ist.psu.edu/viewdoc/download?doi=10.1.1.429.3175&rep=rep1&type=pdf#page=68>

Delafrooz, N., & Paim, L. (2011). Personal Saving Behavior among Malaysian Employees : Socio Demographic Comparison. *Delafrooz, N., & Paim, L. (2011). Personal Saving Behavior among Malaysian Employees : Socio Demographic Comparison, 5, 361–363., 5(July), 361–363.*

Dima, A. M., & Maassen, M. A. (2018). From Waterfall to Agile software: Development models in the IT sector. *Journal of International Studies, 11(2), 315–326.* <https://doi.org/10.14254/2071>

Firmansyah, D. (2014). The Influence of Family Backgrounds Toward Student's Saving Behavior: A Survey of College Students in Jabodetabek. *International Journal of Scientific and Research Publications, 4(1), 1-6.* <https://doi.org/10.2139/ssrn.2358346>

Fisher, P. J., & Anong, S. T. (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)

Ghozali, I. (2011). *Aplikasi Analisis Multivariate Dengan Program SPSS*. Semarang: Badan Penerbit Universitas Diponegoro.

Hailesellasie, A., Abera, N., & Baye, G. (2013). Assessment of Saving Culture among Households in Ethiopia. *Journal of Economics and Sustainable Development, 4(15), 1–8.*

Hair, J. F., Black, W.C., Babin, B.J., & Anderson, R.E. (2010). *Multivariate Data Analysis. Vectors.*

[https://katadata.co.id/berita/2017/03/13/bi-188-juta-penduduk-ditarget-punya rekening-bank-pada-2019](https://katadata.co.id/berita/2017/03/13/bi-188-juta-penduduk-ditarget-punya-rekening-bank-pada-2019)

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.

Kamawar, D., Connolly, K., Astle-Rahim, A., Smygway, S., & Vendetti, C. (2018). Preschoolers' Saving Behavior: The Role of Planning and Self-Control. *Child Development*, 0(0), 1–14. <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)

Kowhakul, M. (2017). *Personal Factors Affecting To the Saving Behavior of People in Bangkok Metropolitan Region, Thailand*. (September), 277–287. <https://doi.org/10.20472/iac.2016.025.036>

Lee, Y.-G., & Lown, J. M. (2012). Effects of Financial Education and Impulsive Buying on Saving Behavior of Korean College Students. *International Journal of Human Ecology*, 13(1), 159–169. <https://doi.org/10.6115/ijhe.2012.13.1.159>

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).

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.2018.07>

Naradin, D. K., Ismail, F., Harun, N. S., & Khamis, Z. (2017). *Determinants of the Saving Behaviour among Students of UiTM Terengganu IDilla*. 5(December), 31–40.

Ningsih, R. S., Widiyanto, & Sudarma, K. (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(82), 52–59.

Odoemenem, I. U., & Akerele, S. O. (2013). Saving and Investment Pattern of Small-Scale Farmers of Benue State, Nigeria Saving and Investment Pattern of Small-Scale Farmers of Benue State, Nigeria Saving and Investment Pattern of Small-Scale Farmers of Benue State, Nigeria. *Global Journal of Human Social Science Sociology & Culture*, 13(1).

Ogheneruemu Obi-Egbedi1, O. O. A. And A. E. S. (2014). Savings Determinants among Rural Households in Southwest Nigeria O. 6(4), 781-782.

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>

Rikwentishe, R., Pulka, B. M., & Yamta, H. A. (2015). Analysis of

Socioeconomic Factors Affecting Savings Habits in Jalingo Taraba State.

*IOSR Journal of Business and Management* Ver. III, 17(8), 2319–7668.

<https://doi.org/10.9790/487X-17830106>

Sabri, M. F., & Macdonald, M. (2010). Savings Behavior and Financial Problems

Among College Students: The Role of Financial Literacy in Malaysia. *Cross-*

*Cultural Communication*, 6(3), 103. Retrieved from [www.cscanada.org](http://www.cscanada.org)

Salikin, N., Wahab, N. A., Zakaria, N., Masruki, R., & Nordin, S. N. (2013).

Students' Saving Attitude: Does Parents' Background Matter? *International*

*Journal of Trade, Economics and Finance*, 3(6), 479–484.

<https://doi.org/10.7763/IJTEF.2012.V3.249>

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. Retrieved from

<http://www.eurojournals.com/MEFE.htm%5Cnhttp://eprints.utar.edu.my/884>

Strömbäck, C., Lind, T., Skagerlund, K., Västfjäll, D., & 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>

Syahrom, N. S., Nasrudin, N. S., Mohamad Yasin, N., Azlan, N., & Manap, N.

(2017). Relationship of saving habit determinants among undergraduate

students: A case study of UiTM Negeri Sembilan, Kampus Seremban. *IOP*

*Conference Series: Materials Science and Engineering*, 226(1).

<https://doi.org/10.1088/1757-899X/226/1/012195>

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.

*Universiti Tunku Abdul Rahman*, (May), 109. Retrieved from

<http://eprints.utar.edu.my/607/1/AC-2011-0907445.pdf>

Wenfeng, W. (2014). Research on Features of Saving Behavior for Migrant

Worker – Based on comparison and analysis of investigation data in three

places. *SHS Web of Conferences*, 7, 1001.

<https://doi.org/10.1051/shsconf/20140701001>