

## DAFTAR PUSTAKA

- Mustami, A. A. (2019, 6 Mei). BI mencatat porsi pendapatan untuk konsumsi naik. Kontan [online]. Tersedia: <https://nasional.kontan.co.id/news/bi-mencatat-porsi-pendapatan-untuk-konsumsi-naik> [5 Desember 2020].
- Amatucci, F. M., dan Crawley, D. C. (2011). Financial Self-Efficacy Among Women Entrepreneurs. *International Journal of Gender and Entrepreneurship*, 3(1), 23-37.
- Atkinson, A., Lefevre, A. F., Chapman, M., Nassr, I. K., Robano, V., Wehinger, G., dan Blundell-Wignall, A. (2012). *OECD Working Papers on Finance, Insurance and Private Pensions*.
- Atkinson, A., dan Messy, F. (2013). Promoting Financial Inclusion through Financial Education. OECD/INFE Evidence, Policies and Practise”, OECD Working Papers on Finance, Insurance and Private Pensions, No. 34 OECD Publishing.
- Bailey, C., dan Austin, M. (2006). 360 Degree Feedback and Developmental Outcomes: The Role of Feedback Characteristics, Self-efficacy and Importance of Feedback Dimensions to Focal Managers' Current Role. *International Journal of Selection and Assessment*, 14(1), 51-66.
- Bandura, A. (1994). Self-efficacy. In V. S. Ramachaudran (Ed.), *Encyclopedia of human behavior* (Vol. 4, pp. 71-81). New York: Academic Press. (Reprinted in H. Friedman [Ed.], *Encyclopedia of mental health*. San Diego: Academic Press, 1998).
- Bandura, A. (1977). *Self-efficacy: Toward a Unifying Theory of Behavioral Change*. *Psychological review*, 84(2), 191.
- Bandura, A. (2005). The Evolution of Social Cognitive Theory. *Great minds in management*, 9-35.
- Baron, R. M., dan Kenny, D. A. (1986). The Moderator–Mediator Variable Distinction in Social Psychological Research: Conceptual, Strategic, and Statistical Considerations. *Journal of personality and social psychology*, 51(6), 1173.

- Bongomin, George Okello Candiya., Ntayi, Joseph Mpeera., Munene, John C., dan Nabeta., IsaacNkote (2016). Social Capital: Mediator of Financial Literacy and Financial Inclusion in Rural Uganda. *Review of International Business and Strategy*. 26(2). 291-312.
- Brandon, D. P., dan Smith, C. M. (2009). Prospective teachers' financial knowledge and teaching self-efficacy. *Journal of Family & Consumer Sciences*, 27, 1.
- CGAP-GPFI. (2010). Global Standard-Setting Bodies and Financial Inclusion for the Poor. [online]. Tersedia: <http://www.gpfi.org/sites/default/files/documents/CGAP.pdf>. [20 Februari 2019].
- Chen, H., dan Volpe, R. P. (1998). An Analysis of Personal Financial Literacy Among College Students. *Financial services review*, 7(2), 107-128.
- Cohen, J. (1988). *Statistical Power Analysis for the Behavioral Sciences (2nd ed.)*. Hillsdale N.J.: L. Erlbaum Associates.
- Danes, S. M., dan Haberman, H. (2007). Teen financial knowledge, self-efficacy, and behavior: A gendered view. *Journal of Financial Counseling and Planning*, 18(2).
- Dewan Nasional Keuangan Inklusif. (2018). Buletin Strategi Nasional Keuangan Inklusif (SNKI) Edisi VI. [online]. Tersedia: [http://snki.ekon.go.id/wpcontent/uploads/2018/09/Buletin-SNKI-Edisi-VI-tahun-2018\\_rev.pdf](http://snki.ekon.go.id/wpcontent/uploads/2018/09/Buletin-SNKI-Edisi-VI-tahun-2018_rev.pdf). [17 Mei 2019].
- Fahmy, O. M., Rustam, M., dan Asmayadi, E. (2016). Pengaruh Keuangan Inklusif Terhadap Kredit yang Disalurkan pada Sektor Usaha Mikro, Kecil dan Menengah di Indonesia. *Jurnal Ekonomi Bisnis dan Kewirausahaan (JEBIK)*, 5(2), 118-135.
- Farrell, L., Fry, T. R., dan Risse, L. (2016). The Significance of Financial Self-Efficacy in Explaining Women's Personal Finance Behaviour. *Journal of Economic Psychology*, 54, 85-99.
- FATF. (2011). FATF Guidance: Anti-Money Laundering and Terrorist Financing Measures and Financial Measures and Financial Inclusion. *Financial Action Task Forces*.

- Forbes, J., dan Kara, S. M. (2010). Confidence Mediates How Investment Knowledge Influences Investing Self-efficacy. *Journal of economic psychology*, 31(3), 435-443.
- Ghozali, Imam, Hengky Latan. 2015. *Konsep, Teknik, Aplikasi Menggunakan Smart PLS 3.0 Untuk Penelitian Empiris*. BP Undip. Semarang
- Hejazi, E., Shahraray, M., Farsinejad, M., dan Asgary, A. (2009). Identity Styles and Academic Achievement: Mediating role of Academic Self-efficacy. *Social Psychology of Education*, 12(1), 123-135.
- Herawati, N. T., Candiasa, I. M., Yadnyana, I. K., dan Suharsono, N. (2018). Pengaruh Kualitas Pembelajaran Keuangan dan Literasi Keuangan Terhadap Financial Self Efficacy Mahasiswa Akuntansi. *JPEKA: Jurnal Pendidikan Ekonomi, Manajemen dan Keuangan*, 2(2), 115-128.
- Huston, S. J. (2010). Measuring Financial Literacy. *Journal of Consumer Affairs*, 44(2), 296-316.
- Indrawati. (2015). *Metode Penelitian Manajemen dan Bisnis: Konvergensi Teknologi Komunikasi dan Informasi*. (Cetakan Kesatu). Bandung: PT. Refika Aditama.
- Ismail, S., Faique, F. A., Bakri, M. H., Zain, Z. M., Idris, N. H., Yazid, Z. A., Daud, S., dan Taib, N. M. (2017). The Role of Financial Self-efficacy Scale in Predicting Financial Behavior. *Advanced Science Letters*, 23(5), 4635-4639.
- Iswantoro, C., dan Anastasia, N. (2013). Hubungan Demografi, Anggota Keluarga dan Situasi dalam Pengambilan Keputusan Pendanaan Pembelian Rumah Tinggal Surabaya. *Finesta*, 1(2), 125-129.
- Jatmiko, B. P (2015, 8 Agustus). OJK: Orang Indonesia Makin Konsumtif. Kompas [online]. Tersedia: <https://ekonomi.kompas.com/read/2015/08/08/110746226/OJK.Orang.Indonesia.Makin.Konsumtif>. [5 Februari 2019].
- Kartawinata, B. R., dan Mubaraq, M. I. (2018). Pengaruh Kompetensi Keuangan Terhadap Literasi Keuangan Bagi Wanita di Makassar. *OIKOS: Jurnal Kajian Pendidikan Ekonomi dan Ilmu Ekonomi*, 2(2), 87-100.
- Klopper, F. J., & Madden, T. M. (1980). The Middlemost Choice on Attitude Items. *Personality and Social Psychology Bulletin*, 6(1), 97 - 101.

- Lapp, W. M. (2010). The Missing Link: Financial self-efficacy's critical role in financial capability. *EARN White Paper, EARN Research Institute, San Francisco, CA.*
- Lown, J. M. (2011). Development and validation of a financial self-efficacy scale. *Journal of Financial Counseling and Planning, 22(2), 54.*
- Lusardi, Annamaria dan Mitchell, Olivia S. (2007). Financial Literacy and Retirement Preparedness Evidence and Implications for Financial Education Program. *Bussiness economic.* Tersedia: [https://www.dartmouth.edu/~alusardi/Papers/Financial\\_Literacy.pdf](https://www.dartmouth.edu/~alusardi/Papers/Financial_Literacy.pdf). [20 Maret 2019]
- Marimuthu, S., dan Mathan, J. (2015). Rural Perspective towards Financial Inclusion. *Journal of Economic and Social Thought, 2(2), 106-120.*
- Mason, C. L. J., dan Wilson, R. M. S. (2000). Conceptualising fi-financial literacy. *Occasional Paper, 7.*
- Mindra, R., dan Moya, M. (2017). Financial Self-efficacy: a Mediator in Advancing Financial Inclusion. *Equality, Diversity and Inclusion: An International Journal, 36(2), 128-149.*
- Mindra, R., Moya, M., Zuze, L. T., dan Kodongo, O. (2017). Financial Self-efficacy: a Determinant of Financial Inclusion. *International Journal of Bank Marketing, 35(3), 338-353.*
- Neolaka, Amos. (2014). *Metode Penelitian dan Statistik (Cetakan Kedua).* Bandung : PT Remaja Rosdakarya.
- OECD. (2016). PISA 2015 Assessment and Analytical Framework: Science, Reading, Mathematic and Financial Literacy, PISA, *OECD Publishing,* Paris.
- Otoritas Jasa Keuangan. (2015-2019). *Master Plan Sektor Jasa Keuangan Indonesia (MPSJKI).* Otoritas Jasa Keuangan.
- Otoritas Jasa Keuangan. (2016). *Peraturan Presiden Republik Indonesia Nomor 82 Tahun 2016 Tentang Strategi Nasional Keuangan Inklusif (SNKI).* [online]. Tersedia: <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Download/218>. [13 Februari 2019].

- Otoritas Jasa Keuangan. (2016). *Strategi Nasional Literasi Keuangan Indonesia (Revisit 2017)*. [online]. Tersedia: [https://www.ojk.go.id/id/berita-dankegiatan/publikasi/Documents/Pages/Strategi-Nasional-Literasi-Keuangan-Indonesia-\(Revisit-2017\)-/SNLKI%20\(Revisit%202017\).pdf](https://www.ojk.go.id/id/berita-dankegiatan/publikasi/Documents/Pages/Strategi-Nasional-Literasi-Keuangan-Indonesia-(Revisit-2017)-/SNLKI%20(Revisit%202017).pdf). [13 Februari 2019].
- Otoritas Jasa Keuangan. (2016). *Survei Nasional Literasi dan Inklusi Keuangan 2016*. [online]. Tersedia: [https://sikapiuangmu.ojk.go.id/FrontEnd/images/Document/buku%20statistik\\_2016.pdf](https://sikapiuangmu.ojk.go.id/FrontEnd/images/Document/buku%20statistik_2016.pdf) [ 15 Oktober 2019].
- Otoritas Jasa Keuangan. (2016). *Peraturan Otoritas Jasa Keuangan Nomor 76 Tahun 2016 Tentang Peningkatan Literasi keuangan dan Inklusi Keuangan di Sektor Jasa Bagi Konsumen dan/atau Masyarakat*. [online]. Tersedia: <https://www.ojk.go.id/id/kanal/edukasi-dan-perlindungankonsumen/regulasi/peraturan-ojk/Documents/Pages/POJK-tentang-Peningkatan-Literasi-dan-Inklusi-Keuangan-di-Sektor-Jasa-Keuangan-Bagi-Konsumen-dan-atau-masyarakat/SAL%20%20POJK%20Literasi%20dan%20Inklusi%20Keuangan%20-.pdf>. [10Maret 2019].
- Pratiwi, L. R. E. dan Krisnawati, A. (2020). Peran Financial Self-Efficacy Sebagai Mediator Literasi Keuangan dan Inklusi Keuangan Pada Usia Produktif di Kabupaten Buleleng, Bali. *Repository Open Library Telkom University*.
- Preacher, K. J., dan Hayes, A. F. (2004). SPSS and SAS Procedures for Estimating Indirect Effects in Simple Mediation Models. *Behavior research methods, instruments, & computers*, 36(4), 717-731.
- Remund, D. L. (2010). Financial Literacy Explicated: The Case for a Clearer Definition in an Increasingly Complex Economy. *Journal of consumer affairs*, 44(2), 276-295.
- Rothwell, D. W., Khan, M. N., dan Cherney, K. (2016). Building Financial Knowledge is Not Enough: Financial Self-efficacy as a Mediator in the Financial Capability of Low-Income Families. *Journal of Community Practice*, 24(4), 368-388.

- Sakinah, G., dan Mudakir, Y. B. (2018). Analisis Literasi Keuangan Mahasiswa S-1 Fakultas Ekonomika Dan Bisnis Universitas Diponegoro Angkatan 2014-2017. *Jurnal Dinamika Ekonomi Pembangunan*, 1(2), 54-70.
- Sanderson, A., Mutandwa, L., dan Le Roux, P. (2018). A Review of Determinants of Financial Inclusion. *International Journal of Economics and Financial Issues*, 8(3), 1.
- Sandler, M. E. (2000). Career Decision-Making Self-efficacy, Perceived Stress, and an Integrated Model of Student Persistence: A structural model of finances, attitudes, behavior, and career development. *Research in Higher Education*, 41(5), 537-580.
- Schwab, C., Iannicola Jr, D., Beck, T., Hira, T., Bryant, J. H., Parker, J., Levine, L., dan Dawson, C. (2008). President's Advisory Council on Financial Literacy. *Annual Report to the President, Washington: The Department of the Treasury*.
- Schwarzer, R., dan Jerusalem, M. (1995). Generalized Self-efficacy Scale. In J. Weinman, S. Wright, & M. Johnston (Eds.), *Measures in health psychology: A user's portfolio. Causal and control beliefs* (pp. 35- 37). Windsor, England: NFER-Nelson.
- Sina, P. G. (2014). Financial Efficacy dan Financial Satisfaction: Ditinjau dari Perbedaan Gender. *Jurnal Manajemen Maranatha*, 12(2).
- Stajkovic, A. D., dan Luthans, F. (1998). Self-efficacy and Work-related Performance: A meta-analysis. *Psychological bulletin*, 124(2), 240.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif Kualitatif, dan R&D*. (Cetakan Ke Dua Puluh Lima). Bandung: Alfabeta.
- Suhardi, D. A., dan Isfarudi, I. (2009). Efektivitas Variabel Mediator Berdasarkan Kontribusinya dalam Model Mediasi Sederhana. *Jurnal Matematika Sains dan Teknologi*, 10(1), 6-17.
- Sujarweni, Wiratna. (2015). *Metodologi Penelitian Bisnis & Ekonomi*. (Cetakan Kesatu). Yogyakarta: Pustaka Baru Press.
- Sujlana, P., dan Kiran, C. (2018). A Study on Status of Financial Inclusion in India. *International Journal of Management Studies*, 2(3), 96-104.

- Sunyoto, D. (2011). *Analisis Regresi dan Uji Hipotesis*. (Cetakan Kesatu). Yogyakarta: CAPS (Center for Academic Publishing Service).
- The Global Findex Database. (2017). *Measuring Financial Inclusion and The Fintech Revolution*. World Bank Group.
- Telkom University (2020). *Tentang Universitas Telkom*. Telkom University. Tersedia: <https://telkomuniversity.ac.id/tentang/> [20 Desember 2020]
- The World Bank (2020). *Gross National Savings (% of GDP): Indonesia*. World Bank Group. Tersedia: <https://data.worldbank.org/indicator/NY.GNS.ICTR.ZS?end=2019&locations=ID&start=2015&view=chart> [20 Desember 2020]
- The World Bank (2020). *Gross National Savings (% of GDP): Singapore*. World Bank Group. Tersedia: <https://data.worldbank.org/indicator/NY.GNS.ICTR.ZS?end=2019&locations=SG&start=2015&view=chart> [20 Desember 2020]
- The World Bank (2020). *Gross National Savings (% of GDP): Thailand*. World Bank Group. Tersedia: <https://data.worldbank.org/indicator/NY.GNS.ICTR.ZS?end=2019&locations=TH&start=2015&view=chart> [20 Desember 2020]
- Vitt, L. A., Anderson, C., Kent, J., Lyter, D. M., Siegenthaler, J. K., dan Ward, J. (2000). *Personal Finance and The Rush to Competence: Financial literacy education in the U.S. Middleburg VA: Institute for Socio-Financial Studies*.
- Xu, L., dan Zia, B. (2012). *Financial literacy around the world: an overview of the evidence with practical suggestions for the way forward*. The World Bank.
- Zhao, H., Seibert, S. E., dan Hills, G. E. (2005). The Mediating Role of Self-efficacy in The Development of Entrepreneurial Intentions. *Journal of applied psychology*, 90(6), 1265.
- Zimmerman, B. J., Bandura, A., dan Martinez-Pons, M. (1992). Self-motivation for academic attainment: The role of self-efficacy beliefs and personal goal setting. *American educational research journal*, 29(3), 663-676.