

DAFTAR PUSTAKA

- Abdul Adzis, A., Abu Bakar, J., & Kadir Shahar, H. (2017). *Factors influencing young adults' debt in Malaysia*. *Journal of Business and Retail Management Research*, 12(1), 76–85.
- Achtziger, A., Hubert, M., Kenning, P., Raab, G., & Reisch, L. (2015). *Debt out of control: The links between self-control, compulsive buying, and real debts*. *Journal of Economic Psychology*, 49, 141–149. <https://doi.org/10.1016/j.joep.2015.04.003>
- Akmal, H., & Saputra, Y. E. K. A. (2016). Analisis tingkat literasi keuangan. *Jebi (Jurnal Ekonomi Dan Bisnis Islam)*, 1(2), 235–244. <http://journal.febi.uinib.ac.id/index.php/jebi/article/view/37>
- Alemis, M. C., & Yap, K. (2013). *The role of negative urgency impulsivity and financial management practices in compulsive buying*. *Australian Journal of Psychology*, 65(4), 224–231. <https://doi.org/10.1111/ajpy.12025>
- Amalia, R. (2019). *Pengaruh literasi keuangan, tingkat pendapatan, dan status pernikahan terhadap perilaku berhutang*.
- Apriliani, N. eka putri. (2019). *Pengaruh gaya hidup, peran religiusitas, self control sebagai variabel mediasi terhadap perilaku pengelolaan utang masyarakat di surabaya*.
- Astuti, E. D. (2013). Perilaku Konsumtif dalam Membeli Barang pada Ibu Rumah Tangga di Kota Samarinda. *EJournal Psikologi*, 1(2), 148–156. [http://ejournal.psikologi.fisip-unmul.ac.id/site/wp-content/uploads/2013/09/Jurnal \(09-06-13-04-35-44\).pdf](http://ejournal.psikologi.fisip-unmul.ac.id/site/wp-content/uploads/2013/09/Jurnal (09-06-13-04-35-44).pdf)
- Bahovec, V., Barbić, D., & Palić, I. (2015). *Testing the effects of financial literacy on debt behavior of financial consumers using multivariate analysis methods 2 . A theoretical background and overview of literature 2 . 1 . Financial literacy and excessive debt*. 6, 361–371. <https://doi.org/10.17535/crorr.2015.0028>
- Destianata, C. R., & Lutfi, L. (2019). Pengaruh literasi dan pengalaman keuangan terhadap penggunaan kartu kredit pekerja di Banyuwangi. *Journal of Business & Banking*, 6(2), 269–280. <https://doi.org/10.14414/jbb.v6i2.730>
- Dyanti, d. C. (2019). Hubungan antara *compulsive buying* dengan perilaku berhutang. 407–419.
- Falahati, L., & Sabri, M. F. (2015). An exploratory study of personal financial wellbeing determinants: Examining the moderating effect of gender. *Asian Social Science*, 11(4), 33–42. <https://doi.org/10.5539/ass.v11n4p33>

- Fenny Felicia, Rianda Elvinawaty, dan S. H. (2015). Kecenderungan Pembelian Kompulsif: Peran Perfeksionisme Dan Gaya Hidup Hedonistik. *Psikologia : Jurnal Pemikiran Dan Penelitian Psikologia*, 9(3). <https://doi.org/10.32734/psikologia.v9i3.10960>
- Flores, S. A. M., & Vieira, K. M. (2014). *Propensity toward indebtedness: An analysis using behavioral factors*. *Journal of Behavioral and Experimental Finance*, 3, 1–10. <https://doi.org/10.1016/j.jbef.2014.05.001>
- Hair. (2010). *Multivariate Data Analysis (7th Edition) by Joseph F. Hair, William C. Black, Barry J. Babin, Rolph E. Anderson (z-lib.org).pdf*.
- Handayani, W. C. (2018). *Hubungan antara Persepsi terhadap Celebrity Endorser dan Kecenderungan Pembelian Kompulsif Online*. 2(2), 103–113.
- Huston, S. J. (2010). Measuring Financial Literacy. *Journal of Consumer Affairs*, 44(2), 296–316. <https://doi.org/10.1111/j.1745-6606.2010.01170.x>
- Ikhwan Ratna, dan H. N. (2015). Pengaruh tingkat pendapatan dan tingkat pendidikan terhadap perilaku konsumtif wanita karir di lingkungan pemerintah provinsi riau.
- Kharis, I. F. (2011). Studi Mengenai *Impulse Buying* Dalam Penjualan Online. 1–60.
- kusumaningtuti S. Soetiono, C. S. (2018). Literasi dan inklusi keuangan indonesia (pertmana). PT RajaGrafindo Persada.
- Lee, S. H., & Workman, J. E. (2015). *Compulsive buying and branding phenomena*. *Journal of Open Innovation: Technology, Market, and Complexity*, 1(1), 1–12. <https://doi.org/10.1186/s40852-015-0004-x>
- Leon G. Schiffman, L. L. K. (2007). *Perilaku konsumen*. PT Indeks.
- Lusardi, A., Mitchell, O. S., & Curto, V. (2010). *The Journal of Consumer Affairs*. *The Journal of Consumer Affairs*, Vol. 44(No. 2), 22. <http://www.councilforeconed.org/wp/wp-content/uploads/2011/11/Financial-Literacy-for-Young-Lusardi.pdf>
- Magdalena, N., Sihombing, M., Suryanto, N. E., Mahameru, M., Rafli, M., Marsella, E., Li, M., Studi, P., Informasi, S., Industri, F. T., Atma, U., & Yogyakarta, J. (2019). *Dampak Penggunaan Pinjaman Online Terhadap Gaya Hidup Konsumtif Mahasiswa Yogyakarta*. 500–507.
- Margaretha, F., & Pambudhi, R. A. (2015). Tingkat Literasi Keuangan Pada Mahasiswa S-1. *Jmk*, 17(1), 76–85. <https://doi.org/10.9744/jmk.17.1.76>
- Marsela, P. (2019). Pengaruh pendapatan dan konsumtif terhadap perilaku berutang mahasiswa (studi kasus mahasiswa fakultas ekonomi dan bisnis islam iain bengkulu). 1–88.

- Pham, T. H., Yap, K., & Dowling, N. A. (2012). *The impact of financial management practices and financial attitudes on the relationship between materialism and compulsive buying*. *Journal of Economic Psychology*, 33(3), 461–470. <https://doi.org/10.1016/j.joep.2011.12.007>
- Potrich, A. C. G., & Vieira, K. M. (2018). *Demystifying financial literacy: a behavioral perspective analysis*. *Management Research Review*, 41(9), 1047–1068. <https://doi.org/10.1108/MRR-08-2017-0263>
- Qoryama, M. U. (2017). *Hubungan antara materialisme dan perilaku compulsive buying*.
- Rahman, Azma, Masud, & Ismail. (2020). *Determinants of Indebtedness: Influence of Behavioral and Demographic Factors*. *International Journal of Financial Studies*, 8(1), 8. <https://doi.org/10.3390/ijfs8010008>
- Rambat Lupiyoadi, R. B. I. (2014). *Praktikum metode riset bisnis*. Salemba Empat.
- Rihani. (2018). Hubungan antara perilaku konsumtif dengan perilaku berhutang di kalangan mahasiswa. 53(9), 1689–1699. <https://doi.org/10.1017/CBO9781107415324.004>
- Schicks, J. (2014). *Over-indebtedness in microfinance - An empirical analysis of related factors on the borrower level*. *World Development*, 54(0), 301–324. <https://doi.org/10.1016/j.worlddev.2013.08.009>
- Sujarweni, V. W. (2018). *Metodologi penelitian bisnis dan ekonomi*. PT Pustaka Baru.
- Suryanto. (2017). Pola Perilaku Keuangan Mahasiswa Di Perguruan Tinggi. *Jurnal Ilmu Politik Dan Komunikasi*, VII(1), 11–20.
- Trisnawati, N. kusuma. (2015). Pengaruh materialisme, kontrol diri dan motivasi pada perilaku pengelolaan keuangan keluarga.
- Wibowo, kukuh prasetyo. (2016). Hubungan *compulsive buying* dengan perilaku berhutang (dissaving). 9(2), 10. <https://doi.org/10.5151/cidi2017-060>
- Yushita, A. N. (2017). Pentingnya Literasi Keuangan Bagi Pengelolaan Keuangan Pribadi. *Nominal, Barometer Riset Akuntansi Dan Manajemen*, 6(1). <https://doi.org/10.21831/nominal.v6i1.14330>