

DAFTAR PUSTAKA

- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Butar-Butar, S. (2022). Managerial Characteristics and Investment Efficiency: Evidence from Indonesian Listed Companies. *Jurnal Dinamika Akuntansi dan Bisnis*, 9(2), 189-204.
- Butar-Butar, S., & Indarto, S. L. I. L. (2018). Does Auditor Industry Expertise Improve Audit Quality In Complex Business Environments?. *Jurnal Akuntansi dan Keuangan*, 20(1), 1-12.
- Butar, S. B., & Murniati, M. P. (2021). How does Financial Reporting Quality Relate to Stock Price Crash Risk? Evidence from Indonesian Listed Companies. *Jurnal Dinamika Akuntansi dan Bisnis*, 8(1), 59-76.
- Chen, Haiyang and Volpe, R. P. 1998. (2019). Consumer centric antecedents to personal financial planning. *Journal of Consumer Marketing*, 36(6), 858–868. <https://doi.org/10.1108/JCM-01-2018-2514>
- Christmastuti, A. A., & Sitawati, R. (2010). Internal Auditor Involvement in Developing Information System to Support Good Corporate Governance. *European Journal of Economics, Finance and Administrative Sciences*, (20).
- Dew, J., & Xiao, J. J. (2011). The financial management behavior scale: Development and validation. *Journal of Financial Counseling and Planning*, 22(1), 43–59.
- Hastuti, T. D., Sanjaya, R., & Koeswoyo, F. (2022). The Readiness of Lasem Batik Small and Medium Enterprises to Join the Metaverse. *Computers*, 12(1), 5.
- Humaira, I., & Sagoro, E. M. (2018). Pengaruh Pengetahuan Keuangan, Sikap Keuangan, Dan Kepribadian Terhadap Perilaku Manajemen Keuangan Pada Pelaku Umkm Sentra Kerajinan Batik Kabupaten Bantul. *Nominal, Barometer Riset Akuntansi Dan Manajemen*, 7(1). <https://doi.org/10.21831/nominal.v7i1.19363>
- Kholilah, N. Al, & Iramani, R. (2013). Studi Financial Management Behavior Pada Masyarakat Surabaya. *Journal of Business and Banking*, 3(1), 69. <https://doi.org/10.14414/jbb.v3i1.255>
- Pradiningtyas, T. E., & Lukiastuti, F. (2019). Pengaruh Pengetahuan Keuangan dan Sikap Keuangan terhadap Locus of Control dan Perilaku Pengelolaan Keuangan Mahasiswa Ekonomi. *Jurnal Minds: Manajemen Ide Dan Inspirasi*, 6(1), 96. <https://doi.org/10.24252/minds.v6i1.9274>

- Triani, A., & Wahdiniwaty, R. (2020). Pengaruh Pengetahuan Keuangan dan Sikap Keuangan terhadap Perilaku Manajemen Keuangan (Studi Kasus Pada Mahasiswa S1 Program Studi Manajemen Universitas Komputer Indonesia). *Journal of Chemical Information and Modeling*, 53(9), 1689–1699.
- Besri, A. A. O. (2018). Pengaruh Financial Attitude, Financial Knowledge dan Locus of Control Terhadap Financial Management Behavior Mahasiswa S-1 Fakultas Ekonomi Universitas Islam Indonesia Yogyakarta. 1–19. [https://dspace.uui.ac.id/bitstream/handle/123456789/10847/jurnal Almaidah Ana Oktavia Besri.pdf?sequence=1&isAllowed=](https://dspace.uui.ac.id/bitstream/handle/123456789/10847/jurnal%20Almaidah%20Ana%20Oktavia%20Besri.pdf?sequence=1&isAllowed=)