

DAFTAR PUSTAKA

- Abdul Kadir. 2003. Pengenalan Sistem Informasi. Yogyakarta: Andi.
- Acnielsen Research. 2005. “ANZ Survey Of Adult Financial Literacy In Australia: Final Report”. Acnielsen Research, Melbourne, November.
- Bank Indonesia. 2014. https://www.bi.go.id/Id/Ruang-Media/Siaran-Pers/Pages/Sp_165814.aspx. Diakses Pada Tanggal 11 Maret 2020
- BPS. 2020. Kota Surabaya dalam angka. Surabaya: BPS
- Bungin, Burhan. 2005. Metode Penelitian Kuantitatif. Jakarta: Prenadamedia
- Chen, Haiyang, And Ronald Volpe. 2002. Gender Differences In Personal Financial Literacy Among College Students. *Financial Services Review*, 11: 289–307.
- Durband, Dorothy B., dan Britt, Sonya L. 2012. *Student Financial Literacy: Campus Based Program Development New York*. Springer
- Fahmi, Adenia Mustika. 2017. Pengaruh Pengetahuan Produk, Pemakaian Dan Pembelian Terhadap Proses Pengambilan Keputusan Konsumen Menjadi Nasabah Bank BNI Sayariah. Jakarta: Universitas Islam Negeri Syarif Hidayatullah Fakultas Ekonomi Dan Bisnis
- Firli. 2017. *Factors That Influence Financial Literacy: A Conceptual Framework*. IOP Publishing
- Hanson T.A, Olson PM. 2018. *Financial Literacy And Family Communication Patetterns*. *Journal Of Behavioral and Experimental Finance*
- Ismanto, Hadi dkk. 2019. Perbankan dan literasi keuangan. Sleman: Deepublish
- Khrisna A., Rofida (2010). Analisis tingkat literasi keuangan di kalangan mahasiswa dan faktor-faktor yang mempengaruhinya. *Proceedings of the 4 international conferences UPI & UPSI Bandung, Indonesia*
- Kompas. LBH jakarta menerima 4500 aduan soal pinjaman fintech. <https://money.kompas.com/read/2019/07/29/154700526/per-juni-2019-lbh-jakarta-terima-4.500-aduan-soal-pinjaman-fintech>. Diakses Pada Tanggal 11 Maret 2020
- Kotler, Philip dan Kevin Lane Keller. 2009. Manajemen Pemasaran. Jakarta:

Erlangga

- Kurihara, Y. 2013. Does Financial Skill Promote Economic Growth? *International Journal Of Humanities And Social Science*. 3 (8) 92-97
- Lusardi, Annamaria, And Olivia Mitchell. 2007. Financial Literacy And Retirement Preparedness: Evidence And Implications For Financial Education. *Business Economics*, 42 (2): 35–44.
- Mandell, L. (2001), *Improving Financial Literacy: What Schools And Parents Can And Cannot Do*, The Jumpstart Coalition For Personal Financial Literacy, Washington D.C.
- Mandell, L. (2004), 2004 Personal Finance Survey Of High School Seniors, Executive Summary, The Jumpstart Coalition For Personal Financial Literacy, Washington D.C.
- McKnight et al., 2002. “The Impact of Initial Consumer Trust on Intention to Transact with a Website: A Trusting Building Model”. *Jurnal Sistem Strategi Informasi*, Vol. 11
- Mien,Nguyen Thi Ngoc dan Thao,Tran Phuong. (2015). *Factors Affecting Personal Financial Management Behaviors: Evidence from Vietnam. Proceedings of the Second Asia-Pacific Conference on Global Business, Economics, Finance and Social Sciences (AP15 Vietnam Conference)* ISBN: 978-1-63415-833-6. 10-12 July, 2015.Danang-Vietnam.
- National Council On Economic Education (NCEE) (1999), *NCEE Standards In Economics: Survey Of Students*
- OECD. 2015a. *2015 OECD/INFE Toolkit for measuring financial literacy and financial inclusion*. OECD. Paris
- Otoritas Jasa Keuangan. 2019. Statistik Fintech Lending Periode Desember 2019. <https://www.ojk.go.id/id/kanal/iknb/data-dan-statistik/fintech/pages/statistik-fintech-lending-periode-desember-2019.aspx> Diakses Pada Tanggal 5 Maret 2020
- Otoritas Jasa keuangan. 2020. Financial Technology. <https://www.ojk.go.id/id/kanal/iknb/data-dan->

[statistik/fintech/Documents/Statistik%20FL%20Mei%202020%20v3.pdf](#).

Diakses Pada Tanggal 5 Maret 2020

- Pawit, M. Yusuf. 2009. Ilmu Informasi, Komunikasi, dan Kepustakaan. Ed.1. Jakarta: Bumi Aksara.
- Potrich, A., Vieira, K. and Mendes-Da-Silva, W., 2016. Development of a financial literacy model for university students. *Management Research Review*, 39(3), pp.356-376.
- Rahmawati, Agustin. . *Sumber Informasi Tentang Deteksi Dini Kanker Servix Pada Wanita Pasangan Usia Subur <20 Tahun Di Kecamatan Semarang Utara Kota Semarang*. Universitas Muhamadiyah Semarang
- 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. Doi:10.1111/J.1745-6606.2010.01169.X
- Ricciardi, V dan Simon, H, K. 2000. *What is behavior in finance? Business, Education, and Technology Journal*, Fall:1-9
- Sugiyono. 2013. Metode Penelitian Kuantitatif Kualitatif Dan R&D. Bandung: Alfabeta
- Soetiono. Kusumaningtuti. 2018. Literasi dan inklusi keuangan indonesia. Depok: Rajawali Press
- _____. 2016. Metode Penelitian Kuantitatif, Kualitatif Dan R&D. Bandung: CV Alfabeta
- Pankow Debra. 2003. *Financial, Values, Attitude And Goals North Dakota State University Fargo*. North Dakota 58105
- Suryadi, Achmad dan Utami Budi Rahayu. 2014. *Pemahaman pustakawan terhadap literasi keuangan: studi kasus di perpustakaan universitas indonesia*. Universitas Indonesia
- Sumarwan, Ujang.2004.*Perilaku Konsumen*. Ghalia Indonesia:Bogor
- Sutanta, Edhy. 2003 Sistem Informasi Manajemen. Yogyakarta: Graha Ilmu