

REFERENCES

Ahmad, A., Salim, S. S., & Zainuddin, R., (2008). A cognitive tool to support mathematical communication in fraction word problem solving. *Wseas Transactions on Computers*, Issue 4, Vol. 7, April, 228-236.

Amari, M. and Jarboui, A., 2015. Financial Literacy and Economics Education Among Young Adults: An Observation From Tunisia. *Journal of Business & Finance Librarianship*, 20(3), pp.209-219.

Amir, M. Taufik, (2010). Inovasi Pendidikan Melalui Problem Based Learning: Bagaimana Pendidik Memberdayakan Pembelajaran di Era Pengetahuan. Jakarta: Prenada Media Group

Annabi, A., Mueller, F., & Distress, F. (2018). *Faculty Research Working Paper Series What determines financial knowledge among. December 2019.* <https://doi.org/10.13140/RG.2.2.11822.25924/1>

Avard, Stephen, et al. "The financial knowledge of college freshmen." *College Student Journal*, vol. 39, no. 2, 2005, p. 321+. *Gale Academic OneFile*, Accessed 18 Apr. 2020.

Aziz, D., & Aziz, D. (2021). *Inilah Peran Penting BI dan OJK dalam Financial Technology - Bahasan.ID*. Bahasan.ID. Retrieved 4 April 2021, from <https://bahasan.id/inilah-peran-penting-bi-dan-ojk-dalam-financial-technology/>.

Azwar, S. (2004). Reliabilitas dan Validitas. Yogyakarta: Pustaka Pelajar.
Suharsaputra. (2012). Metode Penelitian Kuantitatif, Kualitatif, dan Tindakan. Bandung: Refika Aditama

Bougie, & Sekaran. (2016). *Research Methods for Business: A skill Building Approach* (7th Ed.). New York: John wiley@Sons.

Budiyanti, e. (2019). UPAYA MENGATASI LAYANAN PINJAMAN ONLINE ILEGAL. Retrieved 26 July 2021, from

https://berkas.dpr.go.id/puslit/files/info_singkat/Info%20Singkat---4-II-P3DI-Februari-2019-219.pdf

Burhanuddin, M. (2014). Uji Kecocokan/Kesesuaian (Goodness of Fit Test). Retrieved 26 July 2021, from <https://alvinburhani.wordpress.com/2014/11/28/uji-kecocokankesesuaian-goodness-of-fit-test/>

Cude, Brenda & Lawrence, Frances & Lyons, Angela. (2006). College students and financial literacy: What they know and what we need to learn.

Fauzan, M. (2017). Gaya Hidup Nasabah Dan Keputusan Penggunaan Kartu Kredit. *Jurnal Bisnis dan Manajemen*, 7(2), 181-192. Diambil dari <http://journal.uinjkt.ac.id/index.php/esensi/article/viewFile/4987/3588> [11 SEP]

GINTING, F., 2020. PENGARUH PENGETAHUAN KEUANGAN TERHADAP PERILAKU PENGGUNAAN KARTU KREDIT (Studi pada Pekerja di 5 Kota Besar Indonesia).

Harmon & Novi a. (2016). Faktor Penentu Perilaku Impulsive Buying Pada Fashion Business Di Kota Bandung. Bandung: Politeknik Negeri Bandung

Hidayat, A. (2019). *Ini Penyebab Fintech Tak Bisa Gantikan Peran Perbankan*. Tempo. Retrieved 4 April 2021, from <https://bisnis.tempo.co/read/1260655/ini-penyebab-fintech-tak-bisa-gantikan-peran-perbankan>.

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>

Istiqamah, I. (2019). Analisis Pinjaman Online Oleh Fintech Dalam Kajian Hukum Perdata. *Jurisprudentie: Jurusan Ilmu Hukum Fakultas Syariah Dan Hukum*, 6(2), 100. <https://doi.org/10.24252/jurisprudentie.v6i2.10501>

Javine, V. Financial Knowledge and Student Loan Usage in College Students. Retrieved 26 July 2021, from <https://academyfinancial.org/resources/Documents/Proceedings/2012/C1-Javine.pdf>

Jayani, D., 2020. *Tertinggi Sejak 1997, Jumlah Mahasiswa Indonesia 2018 Capai 7 Juta Jiwa / Databoks*. [online] Databoks.katadata.co.id. Available at:

<<https://databoks.katadata.co.id/datapublish/2019/09/26/tertinggi-sejak-1997-jumlah-mahasiswa-indonesia-2018-capai-7-juta-jiwa>> [Accessed 20 April 2020].

Jusoh, Z., & Lin, L. (2012). *Personal Financial Knowledge and Attitude towards Credit Card Practices among Working Adults in Malaysia*. Ijbssnet.com. Retrieved 20 July 2021, from http://www.ijbssnet.com/journals/Vol_3_No_7_April_2012/20.pdf.

Kapoor, S., & Prosad, J. M. (2017). Behavioural Finance: A Review. *Procedia Computer Science*, 122, 50–54. <https://doi.org/10.1016/j.procs.2017.11.340>

KOMINFO, P. (2020). *Dirjen PPI: Survei Penetrasi Pengguna Internet di Indonesia Bagian Penting dari Transformasi Digital*. Website Resmi Kementerian Komunikasi dan Informatika RI. Retrieved 4 April 2021, from https://www.kominfo.go.id/content/detail/30653/dirjen-ppi-survei-penetrasi-pengguna-internet-di-indonesia-bagian-penting-dari-transformasi-digital/0/berita_satker.

Kurniawan, J.E., Setiawan, J.L., Sanjaya, E.L., Wardhani, F.P.I., Virlia, S., Dewi, K., Kasim, A. and Hui, S.K.F. (2019), “Developing a measurement instrument for high school students’ entrepreneurial orientation”, *Cogent Education*, Vol. 6 No. 1, pp. 1-12.

Lestari, E. (2020). *Sejarah Munculnya Layanan Pinjaman Online di Indonesia*. cekaja.com. Retrieved 4 April 2021, from <https://www.cekaja.com/info/sejarah-munculnya-layanan-pinjaman-online-di-indonesia>.

Limbu, Y. B. (2017). Credit card knowledge, social motivation, and credit card misuse among college students: Examining the information-motivation-behavioral skills model. *International Journal of Bank Marketing*, 35(5), 842–856. <https://doi.org/10.1108/IJBM-04-2016-0045>

Lusardi, A., 2019. Financial literacy and the need for financial education: evidence and implications. *Swiss Journal of Economics and Statistics*, 155(1)

Lusardi, A. and Mitchell, O., 2014. The Economic Importance of Financial Literacy: Theory and Evidence. *Journal of Economic Literature*, 52(1), pp.5- 44.

Lyons, A. C. (2008). Risky credit card behavior of college students. *Handbook of Consumer Finance Research*, 185–207. [https://doi.org/10.1007/978-0-387-75734-](https://doi.org/10.1007/978-0-387-75734-6_11)

[6_11](https://doi.org/10.1007/978-0-387-75734-6_11) Mengenal Apa Itu Fintech Pinjaman Online - Maucash. Maucash. (2020). Retrieved 1 April 2021, from <https://maucash.id/apa-itu-fintech-pinjaman-online>.

Mudzingiri, C., Muteba Mwamba, J. W., & Keyser, J. N. (2018). Financial behavior, confidence, risk preferences and financial literacy of university students.

Neolaka, A. (2014). Metode Penelitian dan Statistik. Bandung: PT. Rosda Karya
Pengetahuan untuk Perkembangan Pengetahuan. Yogyakarta: ANDI.

Panginan, E., & Irwansyah, I. (2020). FENOMENA APLIKASI KREDIT DAN PINJAMAN ONLINE KREDIVO DI INDONESIA. Retrieved 26 July 2021, from <http://dx.doi.org/10.31002/jkkm.v4i1.1393>

Robb, C. A. (2011). Financial Knowledge and Credit Card Behavior of College Students. *Journal of Family and Economic Issues*, 32(4), 690–698. <https://doi.org/10.1007/s10834-011-9259-y>

Said, A. A. (2019, August 22). Riset: Rerata Konsumen Indonesia Belanja Rp 3,9 Juta di E-commerce. Retrieved April 16, 2020, from <https://katadata.co.id/berita/2019/08/22/riset-rerata-konsumen-indonesia-belanja-rp-39-juta-di-e-commerce>

- Sari, R. (2021). Pengaruh Penggunaan Paylater Terhadap Perilaku Impulse Buying Pengguna E-Commerce di Indonesia. *Jurnal Riset Bisnis Dan Investasi*, 7(1), 44-57. <https://doi.org/10.35313/jrbi.v7i1.2058>
- Silaen, Sofar., 2018., Metodologi Penelitian Sosial Untuk Penulisan Skripsi dan Tesis, In Media, Bandung
- Siregar, S. (2017). Statistik Parametrik Untuk Penelitian Kuantitatif: Dilengkapi Dengan Perhitungan Manual Dan Aplikasi SPSS Versi 17. (1st ed.). Jakarta: Bumi Aksara.
- Sekaran, Uma dan Bougie, Roger. 2016. *Research Methods For Business: A Skill Building Approach, 7th Edition*. New Jersey: Wiley
- Sinaga, H., Irawati, N., & Kurniawan, E. (2019). Financial Technology: Pinjaman Online, Ya Atau Tidak. *JTUNAS*, 1(1), 14. doi: 10.30645/jtunas.v1i1.6
- Sugiyono. 2010. Metode Penelitian Pendidikan Pendekatan Kuantitatif, kualitatif, dan R&D. Bandung: Alfabeta
- Sugiyono. 2012. Metode Penelitian Kuantitatif Kualitatif dan R&D. Bandung: Alfabeta.
- Sugiyono. (2013). Metode Penelitian Kuantitatif, Kualitatif dan R&D. Bandung: Alfabeta.
- Amari, M., & Jarboui, A. (2015). Financial Literacy and Economics Education Among Young Adults: An Observation From Tunisia. *Journal of*
- Sujarweni, Wiratna. 2014. *Metodologi penelitian: Lengkap, praktis, dan mudah dipahami*. Yogyakarta: PT Pustaka Baru
- Suliyanto. 2018. Metode Penelitian Bisnis. Yogyakarta: CV. Andi Offset.
- Sugiyono. (2016). Metode Penelitian Kuantitatif, Kualitatif dan R&D. Bandung: Alfabeta
- Trisna Dewi, D., & Darmawan, N. (2021). Perlindungan Hukum Bagi Pengguna

Pinjaman Online Terkait Bunga Pinjaman Dan Hak-Hak Pribadi Pengguna. *Acta Comitas*, 6(02), 259. doi: 10.24843/ac.2021.v06.i02.p04

Timotius, K.H. (2017). Metodologi Penelitian: Pendekatan Manajemen

Xiao, J., n.d. Applying Behavior Theories to Financial Behavior. *Handbook of Consumer Finance Research*, pp.69-81.

Widawati, Lisa. (2011). Analisis Perilaku “Impulse Buying” dan “Locus of Control pada Konsumen di Carrefour Bandung. Bandung: Universitas Islam Bandung

Zuroni, M. J., & Lim, Y. L. (2012). Personal Financial Knowledge and Attitude towards Credit Card Practices among Working Adults in Malaysia. *International Journal of Business and Social Science*, 3(7), 176–185.