

## DAFTAR PUSTAKA

- Anastasi, A. & Urbina, S. (1997). *Psychological Testing 7th ed.* New Jersey: Prentice-Hall, Inc.
- Argyle, M., & Furnham, A. (2000). *The Psychology of Money*. Routledge: London and New York
- Bank Indonesia. (2007). *Laporan Pengawasan Perbankan 2007*. Oktober 28, 2008. [http://www.scribd.com/doc/6455650/Bank-Indonesia-Laporan-Pengawasan-Perbankan-2007?from\\_related\\_doc=1](http://www.scribd.com/doc/6455650/Bank-Indonesia-Laporan-Pengawasan-Perbankan-2007?from_related_doc=1)
- Berthoud, R. & Kempson, E. (1992). *Credit and Debt: The Policy Studies Institute (PSI) Report*. London: BPC Wheatons.
- Cameron, S., & Golby, D. (1990). An economic analysis of personal debt. *Bulletin of Economic Research*, 42(3), 241-247.
- Crosley, A.R. (2004). *The Health Consequences of Debt*. University of Pennsylvania: Boston
- Feist, J. & Feist, G.J. (2006). *Theories of Personality (6<sup>th</sup> Ed.)*. Singapore : McGraw-Hill Companies, Inc.
- Furnham, A. (1999) The saving and spending habits of young people. *Journal of Economic Psychology*, 20, 677-97.
- Goodwin, C.J. (2005). *Research in Psychology: Methods and Design (4<sup>th</sup> ed.)*. Danvers: John Wiley & Sons.
- Guilford, J. P., & Fruchter, B. (1978). *Fundamental statistics in psychology and education (6th Ed.)*. Tokyo: McGraw-Hill Kogakusha, Ltd.
- Hall, C. S., Lindzey, G. & Campbell, J.B. (1998). *Theories of Personality 4<sup>th</sup> ed.* Canada : John Wiley & Sons, Inc.
- Handoko, N. (2008). *Kredit Motor Menjadi Kasus Subprime Mortgage*. Oktober 28, 2008. <http://www2.kompas.com/ver1/Ekonomi/0801/16/183610.htm> Kredit Motor Mengarah Kasus /Subprime Mortgage
- Inflasi 12 persen, S.E.S Naik*. [www.kompas.com](http://www.kompas.com)

- Kaplan, R.M., & Sacuzzo, D.P. (2005). *Psychological Testing: Principles Application, and Issues*. Michigan: Brooks College Publishing Co.
- Karlina, D. (2003). *Perbedaan Aktivitas, Minat, dan Opini Orang yang Berhutang di Bank dan Pegadaian*. Skripsi. Program Sarjana Fakultas Psikologi Universitas Indonesia Depok.
- Katona, G. (1951). *Psychological Analysis of Economic Behavior (1st ed.)*. USA: McGraw-Hill Company, Inc
- Kerlinger, F.N., & Lee, H.B. (2000) *Foundation of Behavioral Research*. (4<sup>th</sup> ed.). Forth Worth: Harcourt Coledge Publisher.
- Kroeger, O. & Theusen, J. M. (1988). *Type Talk : The 16 Personality Types That Determine How We Live, Love, and Work*. Ner York: Dell Publishing
- Kumar, R. (1996). *Research Methodology: A Step-by-Step Guide for Beginners*. London: SAGE Publications.
- Lea, S.E.G, Webley, P. & Walker, C. M. (1995). Psychological Factors in Consumer Debt: Money management, economic socialization, and credit use. *Journal of Economic Psychology* 16, 681-701.
- Livingstone, S & Lunt, P.K. (1992). Predicting Personal Debt and Debt Repayment: Psychological, social, and economic determinants. *Journal of Economic Psychology* 13, 111-134.
- Lunt, P., & Livingstone, S. (1991). Psychological, social, and economic determinants of saving. *Journal of Economic Psychology*, 12, 621-41.
- Miller, R. L. (1978). *Economics Today and Tomorrow*. San Fransisco: Canfield Press
- Myers, I. B. (1998). *Introduction to Type : A Guide to Understanding Your Result on The MBTI 6<sup>th</sup> ed*. California : Consulting Psychology Press
- Myers, I. B. & Myers, P. B. (1995). *Gift Differing : Understanding Personality Type*. California: Davies–Black Publishing
- Papalia, D. E., Olds, S. W. & Feldman, R. D. (2007). *Human Development 9<sup>th</sup> ed*. USA: McGraw-Hill
- Pass, C., Davies, L. & Lowes, B. (1997). *Collins Kamus Lengkap Ekonomi (edisi ke-2)*. (Tumpal Rumape & Posman Haloho, Trans.) Jakarta: Erlangga.

- Polling Astaga.com. *Baru gajian, utang menunggu*, diambil tanggal 11 juli 2008 dari <http://blog.keuanganpribadi.com/polling-astagacom-baru-gajian-utang-menunggu/>
- Prasadjaningsih, MC. Oetami. (1998). Pengaruh Gaya Hidup, Nilai, Kepribadian, Sikap terhadap Pilihan Perilaku Berhutang: sebuah kajian lapangan. Tesis psikologi, Program Pascasarjana Universitas Indonesia, Depok.
- Seniati, L., Yulianto, A., & Setiadi, B.N. (2005). *Psikologi Eksperimen*. Jakarta: Indeks.
- Sembel, R. (2003). *Smart Saving and Borrowing for Ordinary Family*. Jakarta: Elex Media Komputindo
- Shaughnessy, J.J., Zechmeister, E.B., & Zechmeister, J.S. (2000). *Research Methods in Psychology* (5<sup>th</sup> ed). USA: The McGraw-Hill Companies, Inc
- Stone, B., & Maury, R.V. (2006). Indicator of personal financial debt using a multi-disciplinary behavioural model. *Journal of Economic Psychology*, 27, 543-536.
- Wright, C. (2004). *Debt: Who Gets Into It, Who Gets Out Of It and What Clinical Psychology to Help*. *Journal of Clinical Psychology* 33, 35-38