

## DAFTAR PUSTAKA

- Ahdiat, A. (2024). *Penetrasi Internet Indonesia Capai 78% pada 2023, Rekor Tertinggi Baru*. Katadata. <https://databoks.katadata.co.id/datapublish/2024/01/30/penetrasi-internet-indonesia-capai-78-pada-2023-rekor-tertinggi-baru>
- Ahmad, K. (2023). Analisis Sentimen Pinjaman Online Akulaku dan Kredivo dengan metode Support Vector Machine (SVM). *Journal of Mandalika Literature*, 4(4), 323–332. <https://doi.org/10.36312/jml.v4i4.2045>
- Ajzen, I. (2020). The theory of planned behavior: Frequently asked questions. *Human Behavior and Emerging Technologies*, 2(4), 314–324. <https://doi.org/https://doi.org/10.1002/hbe2.195>
- Ali, M. A. S., Ammer, M. A., & Elshaer, I. A. (2022). Determinants of Investment Awareness: A Moderating Structural Equation Modeling-Based Model in the Saudi Arabian Context. *Mathematics*, 10(20). <https://doi.org/10.3390/math10203829>
- Annur, C. M. (2022). *8 Kendala Utama Investor Berinvestasi di Platform Investasi Digital*. Katadata. <https://databoks.katadata.co.id/datapublish/2022/09/21/8-kendala-utama-investor-berinvestasi-di-platform-investasi-digital>
- Annur, C. M. (2023). *Kerugian Investasi Ilegal RI Capai Rp120,79 Triliun, Rekor Tertinggi Sedekade*. Databoks. <https://databoks.katadata.co.id/datapublish/2023/08/30/kerugian-investasi-illegal-ri-capai-rp12079-triliun-rekor-tertinggi-sedekade#:~:text=Berdasarkan laporan Otoritas Jasa Keuangan,rekor tertinggi dalam sedekade terakhir>
- Annur, C. M. (2024). *Jumlah Investor Pasar Modal Indonesia Terus Bertambah hingga Akhir 2023*. Databoks. <https://databoks.katadata.co.id/datapublish/2024/01/29/jumlah-investor-pasar-modal-indonesia-terus-bertambah-hingga-akhir-2023>
- Arianti, B. F. (2020). Pengaruh Pendapatan Dan Perilaku Keuangan Terhadap Literasi Keuangan Melalui Keputusan Berinvestasi Sebagai Variabel Intervening. *Jurnal Akuntansi*, 10(1), 13–36. <https://doi.org/10.33369/j.akuntansi.10.1.13-36>
- Atmaningrum, S., Kanto, D. S., & Kisman, Z. (2021). Investment Decisions: The Results of Knowledge, Income, and Self-Control. *Journal of Economics and Business*, 4(1), 100–112. <https://doi.org/10.31014/aior.1992.04.01.324>
- Cao, Y., & Liu, J. (2017). Financial Executive Orientation, Information Source, and Financial Satisfaction of Young Adults. *Journal of Financial Counseling and Planning*, 28(1), 5–19. <https://doi.org/10.1891/1052-3073.28.1.5>
- Carlsson, H., Larsson, S., Svensson, L., & Åström, F. (2017). Consumer Credit Behavior in the Digital Context: A Bibliometric Analysis and Literature

- Review. *Journal of Financial Counseling and Planning*, 28(1), 76–94.  
<https://doi.org/10.1891/1052-3073.28.1.76>
- Chairani, R., Bestari, M. F. O., & Hidayat, V. S. (2021). 15427-Article Text-42303-1-10-20211113. *Analisa Pengaruh Literasi Keuangan Terhadap Keputusan Investasi*, 5(1), 691–698.
- Chan, K., & Fang, W. (2007). Use of the internet and traditional media among young people. *Young Consumers*, 8(4), 244–256.  
<https://doi.org/10.1108/17473610710838608>
- Creswell, J. W. (2010). *Research design: pendekatan kualitatif, kuantitatif, dan mixed*. Pustaka Pelajar.
- Farhan Hadad, A. (2023). Peran Ojk Dalam Menjaga Good Corporate Governance Industri Fintech Kepada Clientkonsumen. *SALAM: Jurnal Sosial Dan Budaya Syar-I*, 10(4), 1309. <https://doi.org/10.15408/sjsbs.v10i4.33583>
- Fisher, M., Goddu, M. K., & Keil, F. C. (2015). Searching for explanations: How the internet inflates estimates of internal knowledge. *Journal of Experimental Psychology: General*, 144(3), 674–687. <https://doi.org/10.1037/xge0000070>
- FPSB Indonesia. (2023). *Prencanaan Keuangan*.  
<https://www.fpsbindonesia.org/publik-media>
- Gilenko, E., & Chernova, A. (2021). Saving behavior and financial literacy of Russian high school students: An application of a copula-based bivariate probit-regression approach. *Children and Youth Services Review*, 127, 106122. <https://doi.org/https://doi.org/10.1016/j.chillyouth.2021.106122>
- Hvide, H. K., Meling, T. G., Mogstad, M., & Vestad, O. L. (2024). Broadband Internet and the Stock Market Investments of Individual Investors. *Journal of Finance*. <https://doi.org/10.1111/jofi.13335>
- Kulintang, A., & Putri, E. (2024). Peran Literasi Keuangan, Risk Tolerance, Overconfidence Serta Financial Technology dalam Mendorong Keputusan Investasi. *Jurnal Riset Akuntansi & Perpajakan (JRAP)*, 11(1), 39–55.  
<https://doi.org/10.35838/jrap.2024.011.01.04>
- Luky, M. R. (2016). Minat Berinvestasi Di Pasar Modal : Aplikasi Theory Planned Behaviour Serta Persepsi Berinvestasi Di Kalangan Mahasiswa. *Jurnal Ilmiah Mahasiswa FEB*, 4(2), 20–40.
- Mahastanti, L. A. (2011). Faktor-Faktor Yang Dipertimbangkan Investor Dalam Melakukan Investasi. *Jurnal Manajemen Teori Dan Terapan/ Journal of Theory and Applied Management*, 4(3), 37–51.  
<https://doi.org/10.20473/jmtt.v4i3.2424>
- Moehadi, M., Astuti, H., Firmansah, M., & Wicaksono, A. (2023). CONSUMPTIVE BEHAVIOR WITH THE USE OF FINTECH E-WALLET. *JURNAL DIMENSI*, 12, 725–738.

- <https://doi.org/10.33373/dms.v12i3.5688>
- Muhamad, N. (2023). *Bappebti Blokir 1.726 Situs Investasi Ilegal hingga Oktober 2023*. Katadata.  
<https://databoks.katadata.co.id/datapublish/2023/11/02/bappebti-blokir-1726-situs-investasi-illegal-hingga-oktober-2023-ini-rinciannya>
- Musyaffi, A. M., Khairunnisa, H., & Respati, D. K. (2022). *Konsep Dasar Structural Equation Model-Partial Least Square (SEM-PLS) Menggunakan Smart PLS*. Pascal Books.
- Nugraha, R. K., Eksanti, A. P., & Haloho, Y. O. (2022). the Influence of Financial Literacy And Financial Behavior On Investment Decision. *Jurnal Ilmiah Manajemen Dan Bisnis*, 8(1), 68–78.  
<https://doi.org/10.22441/jimb.v8i1.13535>
- Nuramelia, S., & Rahayu, S. (2023). Pengaruh Tingkat Financial Literacy, Tingkat Pendapatan Dan Perilaku Investor Terhadap Keputusan Investasi Individu. *Jurnal Ekonomika*, 14(1), 38–49.  
<https://doi.org/10.35334/jek.v14i1.2921>
- OCBC NISP. (2022). *Financial Fitness Index 2022 / OCBC NISP*.  
<https://www.ocbc.id/id/tentang-ocbc-nisp/informasi/siaran-pers/2022/08/16/ffi-2022>
- Ojk. (2022). Siaran Pers Survei Nasional Literasi Dan Inklusi Keuangan Tahun 2022. *Otoritas Jasa Keuangan*, November, 10–12.
- Organisation for Economic Co-operation and Development. (2023). *International Gateway for Financial Education - Organisation for Economic Co-operation and Development*. <https://www.oecd.org/financial/education/international-survey-of-adult-financial-literacy-2023.html>
- Otoritas Jasa Keuangan. (2013). *Developing Indonesian Financial Literacy Index*.  
<https://sikapiuangmu.ojk.go.id/>
- Otoritas Jasa Keuangan. (2017). *Literasi keuangan*.  
<https://ojk.go.id/id/kanal/edukasi-dan-perlindungan-konsumen/Pages/literasi-keuangan.aspx>
- Patil, S., & Bagodi, V. (2021). “A study of factors affecting investment decisions in India: The KANO way.” *Asia Pacific Management Review*, 26(4), 197–214. <https://doi.org/10.1016/j.apmrv.2021.02.004>
- Priangga, I. F., & Purwanto, E. (2024). The Influence of Financial Literacy, Overconfidence, and Financial Behavior on Investment Decisions of Students of the Faculty of Economics and Business University of Pembangunan Nasional “Veteran” East Java. In *East Asian Journal of Multidisciplinary Research* (Vol. 3, Issue 1, pp. 41–52).  
<https://doi.org/10.55927/eajmr.v3i1.7771>

- Puspitarini, P. A., & Panjaitan, Y. (2019). Pengaruh Tata Kelola, Kinerja, dan Karakteristik Perusahaan terhadap Pengungkapan Modal Intelektual Perusahaan Properti dan Real Estate yang Terdaftar di BEI Periode Tahun 2012-2016. *ULTIMA Accounting*, 10(2), 150–168.  
<https://doi.org/10.31937/akuntansi.v10i2.983>
- Rido, M., & Irianto, A. (2023). *The Effect of Financial Literacy on Investment Decisions in Students of the Faculty of Economics and Business , Padang State University*. 1(1), 16–20.
- Rizani, A. A., Hendrawaty, E., & Puspitasari D., N. (2024). Theory of Planned Behavior: The Effect of Financial Literacy and Risk Tolerance on Investment Intention. *Journal of Business and Management Review*, 5(1), 1–19.  
<https://doi.org/10.47153/jbmr52.8822024>
- Robbins, S. P., & Judge, T. A. (2017). *Organizational Behaviour* (13th ed.). Salemba Empat.
- Romadhani, N. A., & Handini, S. (2023). The Influence of Financial Literacy and Financial Behavior on Student Investment Decisions In Surabaya In Investment Company Digital-Based. *Economos : Jurnal Ekonomi Dan Bisnis*, 6(1), 37–47. <https://doi.org/10.31850/economos.v6i1.2240>
- Sabri, M. F., & Aw, E. C. X. (2019). Financial literacy and related outcomes: The role of financial information sources. *International Journal of Business and Society*, 20(1), 286–298.
- Safryani, U., Aziz, A., & Triwahyuningtyas, N. (2020). Analisis Literasi Keuangan, Perilaku Keuangan, Dan Pendapatan Terhadap Keputusan Investasi. *Jurnal Ilmiah Akuntansi Kesatuan*, 8(3), 319–332.  
<https://doi.org/10.37641/jiakes.v8i3.384>
- Sari, P. T., & Rohman, A. (2015). Persepsi Mahasiswa Atas Pengaruh Teknologi Informasi Terhadap Kualitas Informasi Akuntansi Dengan Etika Pengguna Sebagai Variabel Moderasi. *Diponegoro Journal of Accounting*, 4(2), 4–5.
- Sartika, F., & Humairo, N. (2021). Literasi Keuangan dan Faktor Sosiodemografi terhadap Keputusan Investasi melalui Bias Perilaku. *Jurnal Ilmiah Manajemen Dan Bisnis*, 22(2), 164–177.  
<https://doi.org/10.30596/jimb.v22i2.7766>
- Seni, N. N. A., & Ratnadi, N. M. D. (2017). Theory Of Planned Behavior Untuk Memprediksi Niat Berinvestasi. *Ekonomi Dan Bisnis Universitas Udayana (e-Journal)*, 4043–4068. <https://doi.org/10.24843/eeb.2017.v06.i12.p01>
- Seraj, A. H. A., Alzain, E., & Alshebami, A. S. (2022). The roles of financial literacy and overconfidence in investment decisions in Saudi Arabia. *Frontiers in Psychology*, 13(September), 1–12.  
<https://doi.org/10.3389/fpsyg.2022.1005075>
- Shen, Y., Hu, W., & Hueng, C. J. (2018). The effects of financial literacy, digital

- financial product usage and internet usage on financial inclusion in China. *MATEC Web of Conferences*, 228.  
<https://doi.org/10.1051/matecconf/201822805012>
- Siregar, D. K., & Anggraeni, D. R. (2022). Pengaruh Literasi Keuangan Dan Perilaku Keuangan Terhadap Keputusan Investasi Mahasiswa. *Bussman Journal : Indonesian Journal of Business and Management*, 2(1), 96–112.  
<https://doi.org/10.53363/buss.v2i1.39>
- Son, J., & Hanna, S. (2011). *The Relation between Internet Use and Financial Planner Use*. 1–13.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. CV. Alfabeta.
- Suriansyah, N. S., & Harianto, W. (2022). Effect of Financial Literacy, Income and Risk Perception on Investment Decision Making With Financial Behavior as Moderating Variable. *Indonesian Journal of Innovation Studies*, 20, 1–13. <https://doi.org/10.21070/ijins.v20i.715>
- Upadana, I. W. Y. A., & Herawati, N. T. (2020). Pengaruh Literasi Keuangan dan Perilaku Keuangan terhadap Keputusan Investasi Mahasiswa. *Jurnal Ilmiah Akuntansi Dan Humanika*, 10(2), 126.  
<https://doi.org/10.23887/jiah.v10i2.25574>
- Wahyuni, S. F., Radiman, R., & Nara, R. (2022). The Influence of Financial Literacy, Financial Behavior, and Income on Investment Decisions (2018 Student Case Study for Management Study Program Universitas Muhammadiyah Sumatera Utara). *Journal of International Conference Proceedings*, 5(2), 469–479. <https://doi.org/10.32535/jicp.v5i2.1709>
- Wolla, S. (2017). Evaluating the effectiveness of an online module for increasing financial literacy. *Social Studies Research and Practice*, 12, 0.  
<https://doi.org/10.1108/SSRP-04-2017-0014>
- YULIANI, Y. (2019). The Effect of Financial Knowledge on Financial Literacy with Mediated by Financial Behavior in Society of Palembang City South Sumatera. *Mix Jurnal Ilmiah Manajemen*, 9(3), 421.  
<https://doi.org/10.22441/mix.2019.v9i3.003>
- Yusnita, R. T., Waspada, I., & Sari, M. (2022). Investment Decision Judging from Personal Income, Financial Literacy and Demographic Factors. *Proceedings of the 6th Global Conference on Business, Management, and Entrepreneurship (GCBME 2021)*, 657(Gcbme 2021), 67–71.  
<https://doi.org/10.2991/aebmr.k.220701.016>
- Zahida, A. B. (2021). Peran Literasi Keuangan, Risk Tolerance, dan Risk Perception Terhadap Keputusan Investasi Mahasiswa. *Improvement: Jurnal Manajemen Dan Bisnis*, 1(1), 39. <https://doi.org/10.30651/imp.v1i1.9527>
- Ahdiat, A. (2024). *Penetrasi Internet Indonesia Capai 78% pada 2023, Rekor*

- Tertinggi Baru.* Katadata.  
<https://databoks.katadata.co.id/datapublish/2024/01/30/penetrasi-internet-indonesia-capai-78-pada-2023-rekor-tertinggi-baru>
- Ahmad, K. (2023). Analisis Sentimen Pinjaman Online Akulaku dan Kredivo dengan metode Support Vector Machine (SVM). *Journal of Mandalika Literature*, 4(4), 323–332. <https://doi.org/10.36312/jml.v4i4.2045>
- Ajzen, I. (2020). The theory of planned behavior: Frequently asked questions. *Human Behavior and Emerging Technologies*, 2(4), 314–324. <https://doi.org/https://doi.org/10.1002/hbe2.195>
- Ali, M. A. S., Ammer, M. A., & Elshaer, I. A. (2022). Determinants of Investment Awareness: A Moderating Structural Equation Modeling-Based Model in the Saudi Arabian Context. *Mathematics*, 10(20). <https://doi.org/10.3390/math10203829>
- Annur, C. M. (2022). *8 Kendala Utama Investor Berinvestasi di Platform Investasi Digital*. Katadata. <https://databoks.katadata.co.id/datapublish/2022/09/21/8-kendala-utama-investor-berinvestasi-di-platform-investasi-digital>
- Annur, C. M. (2023). *Kerugian Investasi Ilegal RI Capai Rp120,79 Triliun, Rekor Tertinggi Sedekade*. Databoks. <https://databoks.katadata.co.id/datapublish/2023/08/30/kerugian-investasi-illegal-ri-capai-rp12079-triliun-rekor-tertinggi-sedekade#:~:text=Berdasarkan%20laporan%20Otoritas%20Jasa%20Keuangan,rekor%20tertinggi%20dalam%20sedekade%20terakhir>
- Annur, C. M. (2024). *Jumlah Investor Pasar Modal Indonesia Terus Bertambah hingga Akhir 2023*. Databoks. <https://databoks.katadata.co.id/datapublish/2024/01/29/jumlah-investor-pasar-modal-indonesia-terus-bertambah-hingga-akhir-2023>
- Arianti, B. F. (2020). Pengaruh Pendapatan Dan Perilaku Keuangan Terhadap Literasi Keuangan Melalui Keputusan Berinvestasi Sebagai Variabel Intervening. *Jurnal Akuntansi*, 10(1), 13–36. <https://doi.org/10.33369/j.akuntansi.10.1.13-36>
- Atmaningrum, S., Kanto, D. S., & Kisman, Z. (2021). Investment Decisions: The Results of Knowledge, Income, and Self-Control. *Journal of Economics and Business*, 4(1), 100–112. <https://doi.org/10.31014/aior.1992.04.01.324>
- Cao, Y., & Liu, J. (2017). Financial Executive Orientation, Information Source, and Financial Satisfaction of Young Adults. *Journal of Financial Counseling and Planning*, 28(1), 5–19. <https://doi.org/10.1891/1052-3073.28.1.5>
- Carlsson, H., Larsson, S., Svensson, L., & Åström, F. (2017). Consumer Credit Behavior in the Digital Context: A Bibliometric Analysis and Literature Review. *Journal of Financial Counseling and Planning*, 28(1), 76–94. <https://doi.org/10.1891/1052-3073.28.1.76>
- Chairani, R., Bestari, M. F. O., & Hidayat, V. S. (2021). 15427-Article Text-

- 42303-1-10-20211113. *Analisa Pengaruh Literasi Keuangan Terhadap Keputusan Investasi*, 5(1), 691–698.
- Chan, K., & Fang, W. (2007). Use of the internet and traditional media among young people. *Young Consumers*, 8(4), 244–256.  
<https://doi.org/10.1108/17473610710838608>
- Creswell, J. W. (2010). *Research design: pendekatan kualitatif, kuantitatif, dan mixed*. Pustaka Pelajar.
- Farhan Hadad, A. (2023). Peran Ojk Dalam Menjaga Good Corporate Governance Industri Fintech Kepada Clientkonsumen. *SALAM: Jurnal Sosial Dan Budaya Syar-I*, 10(4), 1309. <https://doi.org/10.15408/sjsbs.v10i4.33583>
- Fisher, M., Goddu, M. K., & Keil, F. C. (2015). Searching for explanations: How the internet inflates estimates of internal knowledge. *Journal of Experimental Psychology: General*, 144(3), 674–687. <https://doi.org/10.1037/xge0000070>
- FPSB Indonesia. (2023). *Prencanaan Keuangan*.  
<https://www.fpsbindonesia.org/publik-media>
- Gilenko, E., & Chernova, A. (2021). Saving behavior and financial literacy of Russian high school students: An application of a copula-based bivariate probit-regression approach. *Children and Youth Services Review*, 127, 106122. <https://doi.org/https://doi.org/10.1016/j.childyouth.2021.106122>
- Hvide, H. K., Meling, T. G., Mogstad, M., & Vestad, O. L. (2024). Broadband Internet and the Stock Market Investments of Individual Investors. *Journal of Finance*. <https://doi.org/10.1111/jofi.13335>
- Kulintang, A., & Putri, E. (2024). Peran Literasi Keuangan, Risk Tolerance, Overconfidence Serta Financial Technology dalam Mendorong Keputusan Investasi. *Jurnal Riset Akuntansi & Perpajakan (JRAP)*, 11(1), 39–55.  
<https://doi.org/10.35838/jrap.2024.011.01.04>
- Luky, M. R. (2016). Minat Berinvestasi Di Pasar Modal : Aplikasi Theory Planned Behaviour Serta Persepsi Berinvestasi Di Kalangan Mahasiswa. *Jurnal Ilmiah Mahasiswa FEB*, 4(2), 20–40.
- Mahastanti, L. A. (2011). Faktor-Faktor Yang Dipertimbangkan Investor Dalam Melakukan Investasi. *Jurnal Manajemen Teori Dan Terapan/ Journal of Theory and Applied Management*, 4(3), 37–51.  
<https://doi.org/10.20473/jmtt.v4i3.2424>
- Moehadi, M., Astuti, H., Firmansah, M., & Wicaksono, A. (2023). CONSUMPTIVE BEHAVIOR WITH THE USE OF FINTECH E-WALLET. *JURNAL DIMENSI*, 12, 725–738.  
<https://doi.org/10.33373/dms.v12i3.5688>
- Muhamad, N. (2023). *Bappebti Blokir 1.726 Situs Investasi Ilegal hingga Oktober 2023*. Katadata.

- <https://databoks.katadata.co.id/datapublish/2023/11/02/bappehti-blokir-1726-situs-investasi-ilegal-hingga-oktober-2023-ini-rinciannya>
- Musyaffi, A. M., Khairunnisa, H., & Respati, D. K. (2022). *Konsep Dasar Structural Equation Model-Partial Least Square (SEM-PLS) Menggunakan Smart PLS*. Pascal Books.
- Nugraha, R. K., Eksanti, A. P., & Haloho, Y. O. (2022). the Influence of Financial Literacy And Financial Behavior On Investment Decision. *Jurnal Ilmiah Manajemen Dan Bisnis*, 8(1), 68–78.  
<https://doi.org/10.22441/jimb.v8i1.13535>
- Nuramelia, S., & Rahayu, S. (2023). Pengaruh Tingkat Financial Literacy, Tingkat Pendapatan Dan Perilaku Investor Terhadap Keputusan Investasi Individu. *Jurnal Ekonomika*, 14(1), 38–49.  
<https://doi.org/10.35334/kek.v14i1.2921>
- OCBC NISP. (2022). *Financial Fitness Index 2022 / OCBC NISP*.  
<https://www.ocbc.id/id/tentang-ocbc-nisp/informasi/siaran-pers/2022/08/16/ffi-2022>
- Ojk. (2022). Siaran Pers Survei Nasional Literasi Dan Inklusi Keuangan Tahun 2022. *Otoritas Jasa Keuangan*, November, 10–12.
- Organisation for Economic Co-operation and Development. (2023). *International Gateway for Financial Education - Organisation for Economic Co-operation and Development*. <https://www.oecd.org/financial/education/international-survey-of-adult-financial-literacy-2023.html>
- Otoritas Jasa Keuangan. (2013). *Developing Indonesian Financial Literacy Index*.  
<https://sikapiuangmu.ojk.go.id/>
- Otoritas Jasa Keuangan. (2017). *Literasi keuangan*.  
<https://ojk.go.id/id/kanal/edukasi-dan-perlindungan-konsumen/Pages/literasi-keuangan.aspx>
- Patil, S., & Bagodi, V. (2021). “A study of factors affecting investment decisions in India: The KANO way.” *Asia Pacific Management Review*, 26(4), 197–214. <https://doi.org/10.1016/j.apmrv.2021.02.004>
- Priangga, I. F., & Purwanto, E. (2024). The Influence of Financial Literacy, Overconfidence, and Financial Behavior on Investment Decisions of Students of the Faculty of Economics and Business University of Pembangunan Nasional “Veteran” East Java. In *East Asian Journal of Multidisciplinary Research* (Vol. 3, Issue 1, pp. 41–52).  
<https://doi.org/10.55927/eajmr.v3i1.7771>
- Puspitarini, P. A., & Panjaitan, Y. (2019). Pengaruh Tata Kelola, Kinerja, dan Karakteristik Perusahaan terhadap Pengungkapan Modal Intelektual Perusahaan Properti dan Real Estate yang Terdaftar di BEI Periode Tahun 2012-2016. *ULTIMA Accounting*, 10(2), 150–168.

- <https://doi.org/10.31937/akuntansi.v10i2.983>
- Rido, M., & Irianto, A. (2023). *The Effect of Financial Literacy on Investment Decisions in Students of the Faculty of Economics and Business , Padang State University*. 1(1), 16–20.
- Rizani, A. A., Hendrawaty, E., & Puspitasari D., N. (2024). Theory of Planned Behavior: The Effect of Financial Literacy and Risk Tolerance on Investment Intention. *Journal of Business and Management Review*, 5(1), 1–19.  
<https://doi.org/10.47153/jbmr52.8822024>
- Robbins, S. P., & Judge, T. A. (2017). *Organizational Behaviour* (13th ed.). Salemba Empat.
- Romadhani, N. A., & Handini, S. (2023). The Influence of Financial Literacy and Financial Behavior on Student Investment Decisions In Surabaya In Investment Company Digital-Based. *Economos : Jurnal Ekonomi Dan Bisnis*, 6(1), 37–47. <https://doi.org/10.31850/economos.v6i1.2240>
- Sabri, M. F., & Aw, E. C. X. (2019). Financial literacy and related outcomes: The role of financial information sources. *International Journal of Business and Society*, 20(1), 286–298.
- Safryani, U., Aziz, A., & Triwahyuningtyas, N. (2020). Analisis Literasi Keuangan, Perilaku Keuangan, Dan Pendapatan Terhadap Keputusan Investasi. *Jurnal Ilmiah Akuntansi Kesatuan*, 8(3), 319–332.  
<https://doi.org/10.37641/jiakes.v8i3.384>
- Sari, P. T., & Rohman, A. (2015). Persepsi Mahasiswa Atas Pengaruh Teknologi Informasi Terhadap Kualitas Informasi Akuntansi Dengan Etika Pengguna Sebagai Variabel Moderasi. *Diponegoro Journal of Accounting*, 4(2), 4–5.
- Sartika, F., & Humairo, N. (2021). Literasi Keuangan dan Faktor Sosiodemografi terhadap Keputusan Investasi melalui Bias Perilaku. *Jurnal Ilmiah Manajemen Dan Bisnis*, 22(2), 164–177.  
<https://doi.org/10.30596/jimb.v22i2.7766>
- Seni, N. N. A., & Ratnadi, N. M. D. (2017). Theory Of Planned Behavior Untuk Memprediksi Niat Berinvestasi. *Ekonomi Dan Bisnis Universitas Udayana (e-Journal)*, 4043–4068. <https://doi.org/10.24843/eeb.2017.v06.i12.p01>
- Seraj, A. H. A., Alzain, E., & Alshebami, A. S. (2022). The roles of financial literacy and overconfidence in investment decisions in Saudi Arabia. *Frontiers in Psychology*, 13(September), 1–12.  
<https://doi.org/10.3389/fpsyg.2022.1005075>
- Shen, Y., Hu, W., & Hueng, C. J. (2018). The effects of financial literacy, digital financial product usage and internet usage on financial inclusion in China. *MATEC Web of Conferences*, 228.  
<https://doi.org/10.1051/matecconf/201822805012>

- Siregar, D. K., & Anggraeni, D. R. (2022). Pengaruh Literasi Keuangan Dan Perilaku Keuangan Terhadap Keputusan Investasi Mahasiswa. *Bussman Journal : Indonesian Journal of Business and Management*, 2(1), 96–112. <https://doi.org/10.53363/buss.v2i1.39>
- Son, J., & Hanna, S. (2011). *The Relation between Internet Use and Financial Planner Use*. 1–13.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. CV. Alfabeta.
- Suriansyah, N. S., & Harianto, W. (2022). Effect of Financial Literacy, Income and Risk Perception on Investment Decision Making With Financial Behavior as Moderating Variable. *Indonesian Journal of Innovation Studies*, 20, 1–13. <https://doi.org/10.21070/ijins.v20i.715>
- Upadana, I. W. Y. A., & Herawati, N. T. (2020). Pengaruh Literasi Keuangan dan Perilaku Keuangan terhadap Keputusan Investasi Mahasiswa. *Jurnal Ilmiah Akuntansi Dan Humanika*, 10(2), 126. <https://doi.org/10.23887/jiah.v10i2.25574>
- Wahyuni, S. F., Radiman, R., & Nara, R. (2022). The Influence of Financial Literacy, Financial Behavior, and Income on Investment Decisions (2018 Student Case Study for Management Study Program Universitas Muhammadiyah Sumatera Utara). *Journal of International Conference Proceedings*, 5(2), 469–479. <https://doi.org/10.32535/jicp.v5i2.1709>
- Wolla, S. (2017). Evaluating the effectiveness of an online module for increasing financial literacy. *Social Studies Research and Practice*, 12, 0. <https://doi.org/10.1108/SSRP-04-2017-0014>
- YULIANI, Y. (2019). The Effect of Financial Knowledge on Financial Literacy with Mediated by Financial Behavior in Society of Palembang City South Sumatera. *Mix Jurnal Ilmiah Manajemen*, 9(3), 421. <https://doi.org/10.22441/mix.2019.v9i3.003>
- Yusnita, R. T., Waspada, I., & Sari, M. (2022). Investment Decision Judging from Personal Income, Financial Literacy and Demographic Factors. *Proceedings of the 6th Global Conference on Business, Management, and Entrepreneurship (GCBME 2021)*, 657(Gcbme 2021), 67–71. <https://doi.org/10.2991/aebmr.k.220701.016>
- Zahida, A. B. (2021). Peran Literasi Keuangan, Risk Tolerance, dan Risk Perception Terhadap Keputusan Investasi Mahasiswa. *Improvement: Jurnal Manajemen Dan Bisnis*, 1(1), 39. <https://doi.org/10.30651/imp.v1i1.9527>