

DAFTAR PUSTAKA

- Abdillah, and Hartono. 2015. *Partial Least Square (PLS)*. Yogyakarta: Andi.
- Adam Ndou. 2023. "The Relationship between Demographic Factors and Financial Literacy." *International Journal Of Research In Business And Social Science* 12 (1): 155–64.
- Anwaar, Hussain, Kijkasiwat, Ploypailin, Khalil Ur Rehman Hafiz, and Ullah Zia. 2022. "Financial Literacy and Investment Decisions: Evidence from Pakistan." *South Asian Journal of Finance* 2 (2): 98–113.
- Arikunto, Suharsimi. 2019. *Prosedur Penelitian : Suatu Pendekatan Praktik*. Jakarta: PT Rineka Cipta.
- Athambawa, Haleem, Mashroofa Mohamed Majeed, and Saldeen Mohamed Azahim. 2022. "Influence of Financial Information Seeking Behavior on Financial Literacy of the Rural Residents." *Journal of Positive School Psychology* 6 (5): 4962–70.
- Badan Pusat Statistik. 2022. *Jambi Dalam Angka*. Jambi: BPS Provinsi Jambi.
- Baihaqqy, Mochammad Rizaldy Insan, Disman, Nugraha, Maya Sari, and Sugiyanto Ikhsan. 2020. "The Effect of Financial Literacy on the Investment Decision." *Budapest International Research and Critics Institute-Journal (BIRCI-Journal)* 3 (4): 3073–83.
- Baker, Kumar, and Goyal. 2019. "Personality Traits and Investor Sentiment. Review of Behavioral Finance." *Journal of Empirical Finance* 11 (4): 28–32.
- Balagobei, and Prashanthan. 2021. "Impact Of Financial Literacy On Investment Decisions: Evidence From Individual Investors In Jaffna District." *International Journal of Accounting & Business Finance* 7 (1): 155–70.
- Brigham. Houston. 2017. *Dasar-Dasar Manajemen Keuangan*. Jakarta: Salemba Empat.
- Budiarto, and Susanti. 2017. "Pengaruh Financial Literacy, Overconfidence, Regret Aversion Bias, Dan Risk Tolerance Terhadap Keputusan Investasi (Studi Pada Investor PT. Sucorinvest Central Gani Galeri Investasi BEI Universitas Negeri Surabaya)." *Jurnal Ilmu Manajemen* 5 (2): 17–22.
- Christin Siegfried, and Eveline Wuttke. 2021. "What Influences the Financial Literacy of Yoiub Adults? A Combined Analysis of Sociodemographic Characteristics and Delay of Gratification." *Journal Financial Literacy of Young Adults* 12 (1): 141–52.
- Coskun, Sahin, and Ates. 2016. "Impact of Financial Literacy on the Behavioral Biases of Individual Stock Investors: Evidence from Borsa Istanbul." *Business and Economics Research Journal* 7 (3): 1–1.
- Donald R, Cooper, and Schindler Pamela S. 2017. *Metode Penelitian Bisnis*. Jakarta: Salemba Empat.
- Gadi, Djou, and Lukiastuti Fitri. 2021. "The Moderating Influence of Financial Literacy on the Relationship of Financial Attitudes, Financial Self-Efficacy, and Credit Decision-Making Intensity." *Jurnal Akuntansi Dan Keuangan* 23 (2): 39–82.
- Ghozali, Imam. 2016. *Aplikasi Analisis Multivariate Dengan Program SPSS*. Semarang: Universitas Diponegoro.

- Hasibuan, Malayu. 2019. *Manajemen Sumber Daya Manusia*. Jakarta: Bumi Aksara.
- Heru, Kristanto, and Gusaptono Hendry. 2021. *Pengenalan Literasi Keuangan Untuk Mengembangkan UMKM*. Yogyakarta: Penerbit LPPM UPN Veteran Yogyakarta.
- Jaya Mamta, Prosad, and Kapoor Sujata. 2015. "Behavioral Biases of Indian Investors: A Survey of Delhi-NCR Region." *A Volume in the Advances in Finance, Accounting, and Economics (AFAE)* 5 (1): 121–25.
- Kansal, Priya, and Seema Singh. 2018. "Determinants of Overconfidence Bias in Indian Stock Market." *Qualitative Research in Financial Markets, Emerald Group Publishing Limited* Emerald Group Publishing Limited 10 (4): 381–94.
- Kent Baker, Satish Kumar, Nisha Goyal, and Vidhu Gaur. 2019. "How Financial Literacy and Demographic Variables Relate to Behavioral Biases." *Managerial Finance* 45 (1): 124–46.
- Khurram, Shehzad Niazi, and Ali Malik Qaisar. 2019. "Socio-Demographics, Risk Propensity, And Investment Diversity Moderating Role Of Financial Literacy." *International Transaction Journal of Engineering, Management, & Applied Sciences & Technologies* 11 (1): 90–96.
- Mishra, and Metilda. 2015. "A Study on the Impact of Investment Experience, Gender, and Level of Education on Overconfidence and Self-Attribution Bias." *IIMB Manajement Bussiness* 27 (1): 214–15.
- Muhammad Khurram, Shehzad Niazi, and Ali Malik Qaisar. 2019. "Financial Attitude and Investment Decision Making - Moderating Role of Financial Literacy." *NUML International Journal of Business & Management* 14 (1): 160–72.
- Mulyadi, Subri. 2014. *Ekonomi Sumber Daya Manusia Jilid II*. Jakarta: PT. Raja Grafindo Persada.
- Nur, Aini, Syafitri Lili, and Wijaya Trisnadi. 2016. "Pengaruh Financial Literacy Dan Faktor Demografi Terhadap Keputusan Investasi Di Pasar Modal (Studi Kasus Karyawan PT. Semen Baturaja (PERSERO) Tbk)." *Jurnal Manajement Bisnis* 2 (2): 45–60.
- OECD. 2013. *PISA 2012 Assessment and Analytical Framework: Mathematics, Reading, Science, Problem Solving and Financial Literacy*. Paris: OECD Publishing.
- Osman, Oztop, and Kuyu Ezgi. 2020. "Influnce of Socio-Demographic Characteristics, Financial Literacy and Mood on Financial Risk Tolerance." *Journal of Business, Economics and Finance (JBEF)* 9 (3): 209–22.
- Otoritas Jasa Keuangan. 2022. "Survei Financial Literacy Nasional (SNLIK)." Jakarta.
- Pompian, Michael, M. 2010. *Behavioral Finance and Wealth Management*. New York: John Wiley & Sons, Inc.
- Pradhana. 2018. "Pengaruh Finacial Literacy, Cognitive Bias Dan Emotional Bias Terhadap Keputusan Investasi." *Jurnal Ilmu Manajemen* 6 (3): 108–17.
- Ramdani, Febiyanto. 2018. "Analisis Pengaruh Representativeness Bias Dan Herding Behavior Terhadap Keputusan Investasi (Studi Pada Mahasiswa Di Yogyakarta)." *Jurnal Finesta* 3 (1): 41–45.

- Rasuma Putri, and Rahyuda. 2017. "Pengaruh Tingkat Financial Literacy Dan Faktor Sociodemografi Terhadap Perilaku Keputusan Investasi Individu." *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana* 6 (9): 3407–34.
- Raymond, Leonard, and Wiagustini. 2020. "The Effect of Financial Literacy and Sociodemographic Factors on Millennial's Investment Decision-Making Behavior." *SSRG International Journal of Economics and Management Studies* 7 (7): 123–30.
- Robb, and Woodyard. 2011. "Financial Knowledge and Best Practice Behavior." *Journal of Financial Counseling and Planning* 22 (1): 60–70.
- Robbin dan Judge. 2016. *Perilaku Organisasi*. Keenam Belas. Jakarta: Salemba Empat.
- Satish Kumar, and Nisha Goyal. 2016. "Evidence On Rationality And Behavioural Biases In Investment Decision Making." *Qualitative Research in Financial Markets* 8 (4).
- Soetiono, and Setiawan. 2020. *Literasi Keuangan Dan Inklusi Keuangan Indonesia*. Depok: Rajawali.
- Tandelilin. 2017. *Analisis Investasi Dan Manajemen Portofolio*. Edisi Kedua. Jakarta: PT. Raja Grafindo Persada.
- Umar, Husein. 2016. *Metode Penelitian Untuk Skripsi Dan Tesis Bisnis*. Jakarta: Rajawali Pers.
- Wangi, Cendana, and Baskara Kajeng. 2021. "The Effect of Financial Attitude, Financial Behavior, Financial Knowledge and Sociodemographic Factors on the Behavior of Individual Investment Decisions Behavior." *American Journal of Humanities and Social Sciences Research (AJHSSR)* 5 (2): 519–27.
- Wefi, Abdul. 2020. *Manajemen Investasi Dan Pasar Modal*. Madura: Pamekasan IAIN .