

DAFTAR PUSTAKA

- Abdinagoro, S. bramantoro. (2020). *Menyusun Dan Memasarkan Investasi Daerah*. Scopindo Media Pustaka.
- Abdurrahman, S. W., & Oktapiani, S. (2019). Pengaruh Literasi Keuangan dan Lingkungan Sosial Terhadap Perilaku Keuangan Mahasiswa Universitas Teknologi Sumbawa. *Jurnal Ekonomi Dan Bisnis Indonesia*, 05(02).
- Adam, A. A., & Shauki, E. R. (2014). Socially responsible investment in Malaysia: Behavioral framework in evaluating investors' decision making process. *Journal of Cleaner Production*, 80. <https://doi.org/10.1016/j.jclepro.2014.05.075>
- Aditya, W. R. (2017). Strategi Komunikasi Pemasaran (Studi Pada Event Tupperware Home Party Dalam Menjaga Loyalitas Konsumen PT. Riau Cahaya Utami di Kota Pekanbaru) Oleh. *Journal of Chemical Information and Modeling*, 4(1).
- Ady, S. U. (2013). *Manajemen Psikologi dalam Investasi Saham*. Penerbit Andi.
- Aganta, C. (2015). Pengambilan Keputusan Investasi Saham Dengan Menggunakan Analisis Fundamental Melalui Pendekatan Price Earning Ratio (PER) (Studi Pada Perusahaan-Perusahaan Yang Terdaftar Dalam Indeks LQ45 BEI Indonesia Tahun 2010-2013). *Jurnal Administrasi Bisnis S1 Universitas Brawijaya*, 27(2), 86392.
- Ajzen, I. (2005). Attides, Personallity and Behavior. In *International Journal of Strategic Innovative Marketing* (Vol. 3, pp.).
- Alamsyah, N., & Saino. (2021). Pengaruh Fitur Produk dan Promosi Cashback terhadap Keputusan Pembelian. *Akuntabel*, 18(4), 624–634. <http://journal.feb.unmul.ac.id/index.php/AKUNTABEL>
- Andansari, P. I. (2018). Pengaruh Financial Attitude Dan Lingkungan Sosial Terhadap Literasi Keuangan Mahasiswa. *Ecodunamika : Jurnal Pendidikan Ekonomi*, 1(1), 1–7. <https://ejournal.uksw.edu/ecodunamika/article/view/1519>
- Aprayuda, R., & Misra, F. (2020). Faktor Yang Mempengaruhi Keinginan Investasi Investor Muda di Pasar Modal Indonesia. *E-Jurnal Akuntansi*, 30(5), 1084. <https://doi.org/10.24843/eja.2020.v30.i05.p02>
- Aprilianto, B., Wulandari, N., & Kurrohman, T. (2014). Perilaku Investor Saham Individual Dalam Pengambilan Keputusan Investasi: Studi Hermeneutika-Kritis. *E-Journal Ekonomi Bisnis Dan Akuntansi*, 1(1), 16–31.

- Aren, S., & Zengin, A. N. (2016). Influence of Financial Literacy and Risk Perception on Choice of Investment. *Procedia - Social and Behavioral Sciences*, 235(October). <https://doi.org/10.1016/j.sbspro.2016.11.047>
- Ariani, S. (2015). Pengaruh Literasi Keuangan, Locus of Control, dan Etnis Terhadap Pengambilan Keputusan Investasi. *Ekp*, 13(3).
- Arikunto, S. (2019). *Prosedur Penelitian*. Rineka Cipta.
- Asrori. (2020). Psikologi Pendidikan Pendekatan Multidisipliner. In CV. Pena Persada (Vol. 1).
- BPS. (2020). Statistik Daerah Provinsi Jambi 2020. *Katalog 1101002.15*. <http://www.ghbook.ir/index.php?name>
- Brown, M., Henchoz, C., & Spycher, T. (2018). Culture and financial literacy: Evidence from a within-country language border. *Journal of Economic Behavior and Organization*, 150. <https://doi.org/10.1016/j.jebo.2018.03.011>
- Buccioli, A., Quercia, S., & Sconti, A. (2021). Promoting financial literacy among the elderly: Consequences on confidence. *Journal of Economic Psychology*, 87(July), 102428. <https://doi.org/10.1016/j.joep.2021.102428>
- Chin. (1998). *1998 Plschapter.Pdf*.
- Cohen, M., & Nelson, C. (2011). Financial Literacy: A Step for Clients towards Financial Inclusion. *Global Microcredit Summit. Commissioned Workshop Paper*.
- Davoli, M., & Rodríguez-Planas, N. (2020). Culture and adult financial literacy: Evidence from the United States. *Economics of Education Review*, 78(May), 102013. <https://doi.org/10.1016/j.econedurev.2020.102013>
- Dewi, P., Tamansari, N. M., & Santini. (2020). Pengaruh Edukasi Pasar Modal Terhadap Persepsi Risiko Dan Minat Berinvestasi Masyarakat. *KRISNA: Kumpulan Riset Akuntansi*, 12(1). <https://doi.org/10.22225 /kr.12.1.1848.75-83>
- Edi, P., Nolita, Y. S., & Depiana. (2018). Keputusan investasi masyarakat di pasar modal. *Jurnal Bisnis Darmajaya*, 04(01).
- Fahmi, I. (2014). *Studi Kelayakan Bisnis dan Keputusan Investasi*. Mitra Wacana Media.
- Fahreza, M., & Surip, N. (2018). Pengaruh Pengetahuan Investasi, Persepsi Risiko, dan Persepsi Kontrol Perilaku Terhadap Minat Investasi Saham. *Jurnal SWOT*,

VIII(2).

- Faransyah, R., & Prabowo, P. S. (2020). pengaruh promosi dan literasi terhadap keputusan pembelian produk pegadaian syariah di Surabaya. *Jurnal Ekonomika Dan Bisnis Islam*, 3.
- Fernandes, D., Lynch, J. J., & Netemeyer, R. (2013). Financial Literacy, Financial Education and Downstream Financial Behaviors. *Management Science*, 60(8).
- Fridana, I. O., & Asandimitra, N. (2020). Analisis Faktor Yang Memengaruhi Keputusan Investasi (Studi Pada Mahasiswi Di Surabaya). *Jurnal Muara Ilmu Ekonomi Dan Bisnis*, 4(2), 396. <https://doi.org/10.24912/jmieb.v4i2.8729>
- Fuadi, M. N., & Trisnaningsih, S. (2022). Pengaruh Literasi Keuangan Dan Lingkungan Sosial Terhadap Perencanaan Keuangan Pribadi. *Jurnal Proaksi*, 9(2). <https://doi.org/10.32534/jpk.v9i2.2332>
- Gambetti, E., & Giusberti, F. (2019). Personality, decision-making styles and investments. *Journal of Behavioral and Experimental Economics* , 80(February), 14–24. <https://doi.org/10.1016/j.socec.2019.03.002>
- Ghozali, I., & Latan, H. (2015). *Konsep, Teknik, Aplikasi Menggunakan Smart PLS 3.0 Untuk Penelitian Empiris*. BP Undip.
- Gitman, L. J. (2003). *Principles of Managerial Finance* (Tenth Edit).
- Godin, G., Valois, P., & Lepage, L. (1993). The pattern of influence of perceived behavioral control upon exercising behavior: An application of Ajzen's theory of planned behavior. *Journal of Behavioral Medicine*, 16(1). <https://doi.org/10.1007/BF00844756>
- Graham, B., & Zweig, J. (2020). *The Intelligent Investor* (Edisi 3). Akademika.
- Grohmann, A. (2018). Financial literacy and financial behavior: Evidence from the emerging Asian middle class. *Pacific Basin Finance Journal*, 48(July 2017). <https://doi.org/10.1016/j.pacfin.2018.01.007>
- Gumus, F. B., & Dayioglu, Y. (2015). An analysis on the socio-economic and demographic factors that have an effect on the risk taking preferences of personal investors. *International Journal of Economics and Financial Issues*, 5(1).
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM). Thousand Oaks. *Sage*, 165.

- Hair, J. F., Ringle, C. M., & Sarstedt, M. (2011). PLS-SEM: Indeed a silver bullet. *Journal of Marketing Theory and Practice*, 19(2). <https://doi.org/10.2753/MTP1069-6679190202>
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2018). The Results of PLS-SEM Article information. *European Business Review*, 31(1).
- Hair Jr, J. F., Hult, G. T. M., Ringle, C. M., Sarstedt, M., Danks, N. P., & Ray, S. (2021). Partial least squares structural equation modeling (PLS-SEM) using R: A workbook. In *Springer*.
- Halim, A. (2005). *Analisis Investasi*. Salemba Empat.
- Hartono, J. (2017). *Teori Portofolio dan Analisis Investasi* (Edisi Kese). BPFE-Yogyakarta.
- Heider, F. (1958). The Psychology of Interpersonal Relations. In *The Psychology of Interpersonal Trust*. <https://doi.org/10.4324/9781351035743>
- Hidayat, R., & Abdillah. (2019). *Ilmu Pendidikan*. Penerbit LPPPI.
- Hikmah, H., Siagian, M., & Siregar, P. (2020). Analisis Tingkat Literasi Keuangan, Experienced Regret, dan Risk Tolerance pada Keputusan Investasi di Batam. *Jesya (Jurnal Ekonomi & Ekonomi Syariah)*, 3(1). <https://doi.org/10.36778/jesya.v3i1.142>
- Icek, A. (1991). The Theory of Planned Behavior Organizational Behavior and Human Decision Processes. *Organizational Behavior and Human Decision Processes*, 50(2).
- Irjayanti, D. (2017). Pengaruh Literasi Keuangan, Representativeness, Familiarity, dan Persepsi Risiko Terhadap Pengambilan Keputusan Investasi Pada Investor Surabaya dan Sidoarjo. *Jurnal Ilmu Manajemen*, 5(9).
- Istiqomah, Hidayat, Z., & Jariah, A. (2019). Analisis Pengaruh Kepercayaan , Iklan dan Persepsi Resiko terhadap Keputusan Pembelian di situs Shopee di Kota Lumajang. *Jurnal Progress Conference*, 2(July).
- Jones, E., & Davis, K. (1965). From acts to dispositions: the attribution process in social psychology. *Advances in Experimental Social Psychology*, 2.
- Keding, C., & Meissner, P. (2021). Managerial overreliance on AI-augmented decision-making processes: How the use of AI-based advisory systems shapes choice behavior in R&D investment decisions. *Technological Forecasting and Social Change*, 171(November 2020), 120970. <https://doi.org/10.1016/j.techfore.2021.120970>

- Kelley, H. H., & Michela, J. L. (1980). Attribution Theory and Research. *Annual Review of Psychology*, 31(1), 457–501. <https://doi.org/10.1146/annurev.ps.31.020180.002325>
- Kesa, D. D. (2016). Tata Kelola Dan Metode Promosi Industri Perbankan Dalam Meningkatkan Pemahaman Literasi Keuangan Nasabah. *Jurnal Vokasi Indonesia*, 4(2). <https://doi.org/10.7454/jvi.v4i2.64>
- Keynes, J. M. (1936). *The General Theory Of Employment, Interest, and money by John Maynard Keynes* (Primary Re). International Relations and security Network.
- Khotimah, H., Warsini, S., & Nuraeni, Y. (2019). Pengaruh Sosialisasi dan Pengetahuan terhadap Minat Investor pada Efek Syariah di Pasar Modal. *Jurnal Account*.
- Kolvereid, L. (1996). *Prediction of Employment Status Choice Intention*. ABI/INFORM.
- Kompas.com. (2020). *Investasi bodong sapi perah*. <https://regional.kompas.com/read/2020/03/06/10450091/investasi-bodong-sapi-perah-kerugian-rp-156-miliar-pelaku-oknum-pns?page=all>
- Korkmaz, A. G., Yin, Z., Yue, P., & Zhou, H. (2021). Does financial literacy alleviate risk attitude and risk behavior inconsistency? *International Review of Economics and Finance*, 74(January). <https://doi.org/10.1016/j.iref.2021.03.002>
- Kotler & Keller. (2016). Marketing Management. In *Pearson Education*.
- Kotler, P., & Keller, K. lane. (2014). Management marketing. In *Prentice Hall* (Vol. 14). <https://doi.org/10.1080/03031853.1972.9523871>
- Kumparan.com. (2017). *Perbandingan investor Indonesia dan negara lainnya*. <https://kumparan.com/kumparannews/12-8-penduduk-malaysia-sudah-investasi-saham-di-ri-baru-0-2/2>
- Lestari, W., & Iramani, R. (2013). Persepsi Risiko Dan Kecenderungan Risiko Investor Individu. *Jurnal Keuangan Dan Perbankan*, 17(1).
- Liliweri, A. (2010). *Komunikasi Serba Ada Serba Makna*. Kencana Prenada Media Group.
- Lusardi, A. (2008). Financial Literacy: an Essential Tool For Informed Consumer Choice. *Harvard Business School*. <http://www.nber.org/papers/w14084>

- Lusardi, A., & Mitchell, O. S. (2013). The economic importance of financial literacy. *Journal of Economic Literature*, 52(1).
- Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *Journal of Economic Literature*, 52(1). <https://doi.org/10.1257/jel.52.1.5>
- Mahwan, I. B. P. F., & Herawati, N. T. (2021). Pengaruh Literasi Keuangan, Persepsi Risiko, dan Locus of Control Terhadap Keputusan Investasi Pengusaha Muda di Singaraja. *JIMAT (Jurnal Ilmiah Mahasiswa Akuntansi)*, 12(3). <https://repo.undiksha.ac.id/6498/>
- Majewski, S., & Majewska, A. (2022). Behavioral portfolio as a tool supporting investment decisions. *Procedia Computer Science*, 207. <https://doi.org/10.1016/j.procs.2022.09.229>
- Mardhiyah, A. (2017). Peranan Analisis Return Dan Risiko Dalam Investasi. *Jurnal Ekonomi Dan Bisnis Islam*, 2(1). <https://doi.org/10.32505/jebis.v2i1.120>
- Martono, & Hartijo, A. (2010). *Manajemen Keuangan* (Edisi Kede). Ekonisia Yogyakarta.
- Merdeka.com. (2021). *Investasi Bodong*. <https://www.merdeka.com/peristiwa/penipuan-investasi-ternak-lele-di-jambi-kerugian-capai-rp-43-miliar.html>
- Muntahasar, Hasnita, N., & Yulindawati. (2020). Pengaruh Pengetahuan dan Pendidikan Terhadap Literasi Keuangan Digital Masyarakat Kota Banda Aceh. *JIIHBIZ: Global Journal of Islamic Banking and Finance*, 3(2).
- Mustofa, U. (2020). *Efektivitas Program Edukasi dan Religiositas Dalam Meningkatkan Literasi dan Inklusi Keuangan Syariah Berdasarkan Laporan Perkembangan Keuangan Syariah Indonesia dari*. 7(2). <https://doi.org/10.31942/iq>
- Mutawally, F. W., & Haryono, N. A. (2019). Pengaruh Financial Literacy, Risk Perception, Behavioral Finance Dan Pengalaman Investasi Terhadap Keputusan Investasi Mahasiswa Surabaya. *Jurnal Ilmu Manajemen (JIM)*, 7(4).
- Nugroho, W. S., & Rochmawati, R. (2021). Pengaruh pendidikan keuangan keluarga, status sosial ekonomi, internal locus of control, dan jenis kelamin terhadap literasi keuangan. *Akuntabel*, 18(4). <https://journal.feb.unmul.ac.id/index.php/AKUNTABEL/article/view/9814%0Ahttps://journal.feb.unmul.ac.id/index.php/AKUNTABEL/article/download/9814/1582>

- OJK. (2022). *Data Kegiatan Edukasi Keuangan OJK*. Sikapiuangmu.Ojk.Go.Id. <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/DataLinkDesc/SIPEDULI>
- Otoritas Jasa Keuangan. (2013). Peraturan OJK Indonesia No. 1/POJK.07/2013. *Otorisasi Jasa Keuangan*, 1–19.
- Otoritas Jasa Keuangan. (2016). Peraturan OJK Indonesia No. 76/POJK.07/2016. *Peraturan Otoritas Jasa Keuangan*, 53(9). <https://www.ojk.go.id/id/kanal/edukasi-dan-perlindungan-konsumen>.
- Patil, S., & Bagodi, V. (2021). “A study of factors affecting investment decisions in India: The KANO way.” *Asia Pacific Management Review*, 26(4). <https://doi.org/10.1016/j.apmr.2021.02.004>
- Pradikasari, E., & Isbanah, Y. (2018). Pengaruh Financial Literacy, Illusion of Control, Overconfidence, Risk Tolerance, dan Risk Perception Terhadap Keputusan Investasi Pada Mahasiswa di Kota Surabaya. *Jurnal Ilmu Manajemen (JIM)*, 6(4).
- Putri, R. A., & Yuyun, I. (2020). Faktor-Faktor Yang Mempengaruhi Keputusan Investasi Pada Investor Saham Di Surabaya. *Jurnal Ilmu Manajemen*, 8(1).
- Putri, W. A., & Charlota, R. (2019). Pengaruh Sikap , Norma Subjektif , Kontrol Perilaku yang Dirasakan , Financial literacy dan Risk tolerance Terhadap Minat Investasi (Studi pada Mahasiswa Manajemen Bisnis Politeknik Negeri Batam). *Simposium Nasional Akuntansi X*.
- Rachmalita S, D. (2017). Pengaruh Literasi Keuangan, Pendapatan, Dan Pendidikan Terhadap Keputusan Investasi Keluarga Etnis China Di Surabaya. *Perpustakaan Universitas Hayam Wuruk Perbanas Surabaya*. <http://eprints.perbanas.ac.id/2312/>
- Rahmawati, N., & Maslichah. (2013). Minat Berinvestasi Di Pasar Modal: Aplikasi Theory Planned Behaviour Serta Persepsi Berinvestasi Di Kalangan Mahasiswa. *Journal of Chemical Information and Modeling*, 53(9).
- Ramashar, W., Hanifa Sandri, S., & Hidayat, R. (2022). Faktor Psikologi dan Keputusan Investasi Mahasiswa di Pasar Modal. *Jurnal Riset Akuntansi Dan Keuangan*, 10(1). <https://doi.org/10.17509/jrak.v10i1.36709>
- Ramdhani, N. (2016). Penyusunan Alat Pengukur Berbasis Theory of Planned Behavior. *Buletin Psikologi*, 19(2). <https://jurnal.ugm.ac.id/buletinpsikologi/article/view/11557>
- Reilly, F., & Brown, K. C. (1997). *Investment Analysis and Portfolio Management* (5th Editio). The Dryden Press, Orlando.

- Rinwantin, R., & Pujiastuti, Y. (2020). Determinan Minat Mahasiswa Dalam Melakukan Investasi Syariah. *ECONBANK: Journal of Economics and Banking*, 2(2). <https://doi.org/10.35829/econbank.v2i2.97>
- Rizkiana, Y. P., & Kartini. (2017). Analisis Tingkat Financial Literacy dan Financial Behavior Mahasiswa S-1 Fakultas Ekonomi Universitas Islam Indonesia. *Efektif Journal Ekonomi Dan Bisnis*, 7(1). <http://e-journal.janabadra.ac.id/index.php/jurnalefektif/article/view/249/214>
- Rosa, I., & Listiadi, A. (2020). Pengaruh Literasi Keuangan, Pendidikan Keuangan di Keluarga, Teman Sebaya, dan Kontrol Diri terhadap Manajemen Keuangan Pribadi. *Jurnal Manajemen*, 12(2).
- Rotter, J. B. (1975). Some problems and misconceptions related to the construct of internal versus external control of reinforcement. *Journal of Consulting and Clinical Psychology*, 43(1). <https://doi.org/10.1037/h0076301>
- Rotter, J. B. (1990). Internal versus external control of reinforcement: A case history of a variable. *American Psychologist*, 45(4). <https://doi.org/10.1037/0003-066X.45.4.489>
- Sakdiyah, H., Mahsuni, Abdul Wahid, & Mawardi, C. (2019). Pengaruh minat dan perilaku investor terhadap pilihan keputusan pada investasi beresiko. *E-Jra*, 07(01).
- Salem, R. (2019). Examining the investment behavior of Arab women in the stock market. *Journal of Behavioral and Experimental Finance*, 22. <https://doi.org/10.1016/j.jbef.2019.03.001>
- Salim, J. (2010). *Cara Gampang Bermain Saham*. Visimedia.
- Salisa, N. R. (2021). Faktor yang Mempengaruhi Minat Investasi di Pasar Modal: Pendekatan Theory of Planned Behaviour (TPB). *Jurnal Akuntansi Indonesia*, 9(2), 182. <https://doi.org/10.30659/jai.9.2>.
- Sari, P. M. (2015). Pengaruh Faktor Demografi dan Faktor Psikologis Terhadap Keputusan Investasi. *Accounting Analysis Journal*, 4(672013167).
- Sarju, N., & Sobandi, A. (2021). Pengaruh Pendidikan Keuangan Di Keluarga Dan Teman Sebaya Terhadap Literasi Keuangan. *Jurnal Dinamika Pendidikan*, 14(3), 160–171. <https://doi.org/10.51212/jdp.v14i3.75>
- Sarstedt, M., Hair, J. F., Cheah, J. H., Becker, J. M., & Ringle, C. M. (2019). How to specify, estimate, and validate higher-order constructs in PLS-SEM. *Australasian Marketing Journal*, 27(3), 197–211. <https://doi.org/10.1016/j.ausmj.2019.05.003>

- Schermelleh-Engel, K., Moosbrugger, H., & Müller, H. (2003). Evaluating the fit of structural equation models: Tests of significance and descriptive goodness-of-fit measures. *MPR-Online*, 8(May).
- Schiffman, L. G., Kanuk, L. L., & Hansen, H. (2012). Consumer Behaviour: A European Outlook. In *Pearson Education*.
- Shalahuddinta, A., & Susanti. (2014). Pengaruh Pendidikan Keuangan di Keluarga, Pengalaman Bekerja, dan Pembelajaran. *Jurnal Pendidikan Akuntansi*, 2(2), 1–10.
- Singh, R., & Bhowal, A. (2011). Development of marketing-driven measure of risk perception. *Journal of Risk Finance*, 12(2). <https://doi.org/10.1108/15265941111112857>
- Soetiono, K. S., & Setiawan, C. (2018). *Literasi dan Inklusi Keuangan Indonesia*. Rajawali Pers.
- Sugiyono. (2018). *Metode Penelitian Manajemen*. Alfabeta.
- Sulistyowati, A., Rianto, M. R., Handayani, M., & Bukhari, E. (2022). Pengaruh Financial Literacy, Return dan Resiko terhadap Keputusan Investasi Generasi Milenial Islam di Kota Bekasi. *Jurnal Ilmiah Ekonomi Islam*, 8(2), 2253. <https://doi.org/10.29040/jiei.v8i2.5956>
- Sulzby, E. (1987). *Emergent Literacy*. university of michigan.
- Surtee, T. G. H., & Alagidede, I. P. (2023). A novel approach to using modern portfolio theory. *Borsa Istanbul Review*. <https://doi.org/10.1016/j.bir.2022.12.005>
- Sutikno, M. R. (2021). Analisis Fundamental, Deviden, Overconfidence Dan Promosi Terhadap Keputusan Investasi Di Pasar Modal. *Jurnal Ekonomi Vokasi*, 4(2).
- Sutikno, S., & Suhartini, S. (2020). Price Strategies And Promotions Which E-Commerce Does In Sales. *Primanomics : Jurnal Ekonomi & Bisnis*, 18(3), 102. <https://doi.org/10.31253/pe.v18i3.399>
- Syarfi, S., & Asandimitra, N. (2020). Implementasi Theory of Planned Behavior dan Risk Tolerance Terhadap Intensi Investasi Peer to Peer Lending. *Jurnal Ilmu Manajemen*, 8(3).
- Syuliswati, A. (2020). Pendidikan Pengelolaan Keuangan Keluarga, Gaya Hidup, Pembelajaran Serta Pengaruhnya Terhadap Literasi Keuangan. *Akutansi Bisnis & Manajemen (ABM)*, 27(1), 53. <https://doi.org/>

10.35606/jabm.v27i1.553

- Tandelilin, E. (2010). *Portofolio dan Investasi*. Kanisius.
- Tanusdjaja, H. (2018). Keputusan Investasi Investor Individu Berdasarkan Kompetensi, Overconfidence, Dan Pendidikan. *Jurnal Muara Ilmu Ekonomi Dan Bisnis*, 2(1), 234. <https://doi.org/10.24912/jmieb.v2i1.998>
- Tarczyska-Luniewska, M. (2022). Assessment of portfolio investment effectiveness during the covid-19 pandemic - multivariate fundamental approach. *Procedia Computer Science*, 207. <https://doi.org/10.1016/j.procs.2022.09.498>
- Taufiqoh, E., Nur, D., & Junaidi. (2019). Pengaruh Norma Subjektif, Motivasi Investasi, Pengetahuan Investasi, Persepsi Return dan Literasi Keuangan Terhadap Minat Mahasiswa Berinvestasi Saham di Pasar Modal. *E-Jra*, 08(05).
- Undang-undang No 8 Tentang Pasar Modal, Pub. L. No. 8, Sekretariat Negara 17 (1995). <https://doi.org/10.7312/schi13174-003>
- Virlics, A. (2013). Investment Decision Making and Risk. *Procedia Economics and Finance*, 6(13). [https://doi.org/10.1016/s2212-5671\(13\)00129-9](https://doi.org/10.1016/s2212-5671(13)00129-9)
- Wahyuningtyas, S. N. S. (2021). Pengaruh Literasi Keuangan, Kualitas Layanan E-Commerce, dan Promosi Penjualan Online terhadap Perilaku Belanja Online. *JPEKA: Jurnal Pendidikan Ekonomi, Manajemen Dan Keuangan*, 5(1). <https://doi.org/10.26740/jpeka.v5n1.p47-60>
- Weiner, B. (1980). A cognitive (attribution)-emotion-action model of motivated behavior: An analysis of judgments of help-giving. *Journal of Personality and Social Psychology*, 39(2). <https://doi.org/10.1037/0022-3514.39.2.186>
- Wetzels, M., Odekerken-Schröder, G., & Oppen, C. Van. (2009). Assessing Using PLS Path Modeling Hierarchical and Empirical Construct Models: Guidelines. *MIS Quarterly*, 33(1).
- Winarta, H. A., Djajadikerta, H., & Wirawan, S. (2019). Pengaruh Literasi Keuangan Dan Promosi Penjualan Terhadap Perilaku Konsumtif Mahasiswa. *Journal of Accounting and Business Studies*, 4(2).
- Yamin, S. (2022). *Olah Data Statistik SmartPLS 3 SmartPLS4 AMOS STATA* (Edisi Kedua). Penerbit Dewangga Energi Internasional.
- Yoshino, N., Morgan, P., & Wignaraja, G. (2015). Financial Education in Asia: Assessment and Recommendations. *SSRN Electronic Journal*, 534.

<https://doi.org/10.2139/ssrn.2641681>

Yu, S., Wang, H., & Dong, C. (2023). Learning risk preferences from investment portfolios using inverse optimization. In *Research in International Business and Finance* (Vol. 64, Issue 1). Association for Computing Machinery. <https://doi.org/10.1016/j.ribaf.2023.101879>

Zidny Khoiron Ni, A. (2021). Pengaruh Motivasi, Lingkungan Keluarga dan Pendidikan Terhadap Pengambilan Keputusan Berinvestasi Saham di Pasar Modal (Studi Kasus Mahasiswa Program Studi Manajemen). *JMari*, 2(2).