

DAFTAR PUSTAKA

- Ajzen, I. (1991). *The Theory of Planned Behavior*. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Astutik, E.D. and Ghozali, M.L. (2022) 'Cryptocurrency Sebagai Mata Uang, Komoditas, dan Instrumen Investasi Dalam Perspektif Sad Dzariah', *AL-MANHAJ: Jurnal Hukum dan Pranata Sosial Islam*, 4(2), pp. 699–706. Available at: '1740-Article Text-7886-1-10 20220911.pdf' <https://doi.org/10.37680/almanhaj.v4i2.2004>.
- Christensen, C. M., Horn, M. B., & Johnson, C. W. (2008). *Disrupting Class: How Disruptive Innovation Will Change the Way the World Learns*. McGraw-Hill.
- Cindy Mutia Annur (2022) *Pengguna Internet yang Memiliki Mata Uang Kripto Berdasarkan Usia & Gender*, [databoks.katadata.co.id/diaksesdihttps://databoks.katadata.co.id/datapublish/2022/02/07/mayoritas-pemilik-uang-kripto-laki-laki-berusia-muda pada tanggal 19 November 2022](https://databoks.katadata.co.id/diaksesdihttps://databoks.katadata.co.id/datapublish/2022/02/07/mayoritas-pemilik-uang-kripto-laki-laki-berusia-muda-pada-tanggal-19-November-2022).
- Fatoki, O. (2014). *The Impact of Entrepreneurial Orientation on Access to Debt Finance and Performance of Small and Medium Enterprises in South Africa*. *Mediterranean Journal of Social Sciences*, 5(20), 19–25.
- Lusardi, A., & Mitchell, O. S. (2014). *The Economic Importance of Financial Literacy: Theory and Evidence*. *Journal of Economic Literature*, 52(1), 5–44. <https://doi.org/10.1257/jel.52.1.5>
- Peltier, J. W., & Schibrowsky, J. A. (1994). *The Use of Need-Based Segmentation for Developing Education Marketing Strategies: A Model for University Continuing Education*. *Journal of Marketing for Higher Education*, 5(1), 33–49.
- Remund, D. L. (2010). *Financial Literacy Explicated: The Case for a Clearer Definition in an Increasingly Complex Economy*. *Journal of Consumer Affairs*, 44(2), 276–295. <https://doi.org/10.1111/j.1745-6606.2010.01169.x>
- Rogers, E. M. (2003). *Diffusion of Innovations* (5th ed.). Free Press.
- Venkatesh, V., & Davis, F. D. (2000). *A Theoretical Extension of the Technology Acceptance Model: Four Longitudinal Field Studies*. *Management Science*, 46(2), 186–204. <https://doi.org/10.1287/mnsc.46.2.186.11926>
- Atkinson, A., & Messy, F. (2012). *Measuring Financial Literacy: Results of the OECD/International Network on Financial Education (INFE) Pilot Study*. OECD Working Papers on Finance, Insurance and Private Pensions.
- Beck, T., Demirgüç-Kunt, A., & Levine, R. (2018). *Financial Institutions and Markets Across Countries and Over Time: The Updated Financial Structure Database*. *World Bank Economic Review*, 22(1), 1–17.

- Hastings, J., & Mitchell, O. (2011). How Financial Literacy and Impatience Shape Retirement Wealth and Investment Behavior. *NBER Working Paper No. 16843*.
- Lusardi, A., & Mitchell, O. (2014). *The Economic Importance of Financial Literacy: Theory and Evidence*. *Journal of Economic Literature*, 52(1), 5- 44.
- Lusardi, A., et al. (2010). *Financial Literacy among the Young*. *The Journal of Consumer Affairs*, 44(2), 306-335.
- Riskayanti. 2021. dengan judul *Pengaruh Literasi Keuangan Terhadap Perilaku Konsumtif Generasi Milenial Mahasiswa Program Studi Manajemen Universitas Muhammadiyah Makassar* [Skripsi]. Makassar: Universitas Muhammadiyah Makassar.
- Sullivan, R., & Wang, Y. (2021). *Behavioral Factors in Cryptocurrency Investment*. *Journal of Financial Economics*, 140(1), 141-159.
- Wenni Purnama Sinambela. 2020. dengan judul *Peran Financial Technology dalam Literasi Keuangan Generasi Millennial di Kota Medan* [Skripsi]. Medan: Universitas Muhammadiyah Sumatra Utara.
- Huda, Koirul, Faisol Faisol, and Sigit Puji Winarko. *kurs rupiah sebagai moderasi dari pengaruh current ratio (cr), return on equity (roe), debt equity ratio (der) terhadap harga saham*. Diss. Universitas Nusantara PGRI Kediri, 2022.
- Santoso, Eza Amelsa, Poniran Yudho Laksono, and Basthoumi Muslih. *Impelementasi digital Campaign melalui media sosial sebagai strategi pengembangan ruang belajar aqil*. *Jurnal Analisis Manajemen* 8.1 (2022): 10-17.
- Sudarni, A. A. C., Faisol, F., Suhadarliyah, S., Irwansyah, R., Ibadurrahman, I., Supriadi, Y. N., ... & Khalifiani, A. S. (2023). *Manajemen Strategik (Teori dan Analisis)*. Seval Literindo Kreasi.
- Anas, M. "Manajemen Keuangan." (2021): 70-00.
- Nuria, Mabella Syinta. *Pengaruh pengetahuan investasi, persepsi risiko, modal investasi, dan motivasi investasi terhadap minat mahasiswa berinvestasi di pasar modal (Studi Pada Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Nusantara PGRI Kediri)*. Diss. Universitas Nusantara PGRI Kediri, 2024.