

DAFTAR PUSTAKA

- Agnew, S., & Sotardi, V. A. (2025). Family Financial Socialisation and its Impact on Financial Confidence, Intentions, and Behaviours among New Zealand Adolescents. *Journal of Family and Economic Issues*, 46(1), 246–258. <https://doi.org/10.1007/s10834-024-09990-8>
- Ajzen, I. (1991). Explaining intentions and behavior. In *Attitudes, personality, and behavior*. (pp. 117–144).
- Alessie, R. (2021). *FINANCIAL LITERACY AND STOCK MARKET*.
- Alvin Gautama. (2025). Analysis Impact of Financial Literacy, Self-Efficacy, And Risk Attitude on the Investment Performance of Generation Z on the Stock Market Investment App in Indonesia. *Journal of Information Systems Engineering and Management*, 10(4), 1348–1364. <https://doi.org/10.52783/jisem.v10i4.10643>
- Amyulianthy, R., Mandagie, Y. R. O., Sinaga, L., Fredy, H., AINU, F., Atikah, S., & Jati, R. R. (2025). Digital Investment Literacy and Financial Behaviour: A Theory Planned Behaviour-Community Engagement for Millennials and Gen Z in Indonesia. *IRJEMS International Research Journal of Economics and Management*, 4(6), 98–106. <https://doi.org/10.56472/25835238/IRJEMS-V4I6P113>
- Anatasya, P. S., Putri, A. R., Kholifah, S., Oktavia, D. T., Febriani, D. D., & Pratama, B. C. (2024). The Influence of Financial Literacy, Lifestyle, and Self-control on Student Consumptive Behavior. *Asian Journal of Economics, Business and Accounting*, 24(9), 135–145. <https://doi.org/10.9734/ajeba/2024/v24i91482>
- Anugria, D. P. (2020). Media Sosial YouTube Sebagai Sumber Pendapatan Ekonomi (Studi Kasus 3 Youtuber Di Kabupaten Pati). *Repository Iainkudus*, 12–32.
- April, R., Chandra, N., Fontanella, A., & Sukartini. (2024). The Effect of Family Financial Socialization on Financial Self-Efficacy Mediated by Financial Knowledge and Financial Skills. *Economics, Business, Accounting & Society Review*, 3(1), 1–10. <https://doi.org/10.55980/ebasr.v3i1.88>
- Bruno, L. (2020). Landasan Teori Sikap. *Journal of Chemical Information and Modeling*, 53(9), 1689–1699. <https://eprints.uny.ac.id/21850/4/.pdf>
- Cebi-Karaaslan, K., Oktay, E., & Alkan, Ö. (2022). Determinants of Household Saving Behaviour in Turkey. *Sosyoekonomi*, 30(51), 71–90. <https://doi.org/10.17233/sosyoekonomi.2022.01.04>
- CFBP. (2015). Financial well-being: The goal of financial education. *Consumer Financial Protection Bureau*, January, 1–48. <https://www.consumerfinance.gov/data-research/research-reports/financial-well-being/>
- Dewi Lubis, P. K., Br Silalahi, H. H., Fitria Sinaga, A., Nidia Sapma, P., & Sitio,

- V. (2024). Pasar Modal Dan Pengaruhnya Terhadap Perekonomian Di Indonesia. *JAKA (Jurnal Akuntansi, Keuangan, Dan Auditing)*, 5(1), 196–214. <https://doi.org/10.56696/jaka.v5i1.10755>
- Embuningtiyas, S. S., & Millati, I. (2025). Literasi Pasar Modal dan Financial Freedom bagi Perangkat Desa Banyuwangi. *Empowerment: Jurnal Pengabdian Masyarakat*, 8(02), 163–172. <https://doi.org/10.25134/empowerment.v8i02.10970>
- Ericko. (2024). *Metode Penelitian*. 49–58.
- Firdaus. (2023). *DETERMINAN DAN INTEGRASI MODEL FINANCIAL WELL-BEING*. 2(4), 31–41.
- Fuadi, M. N., & Trisnaningsih, S. (2022). Pengaruh Literasi Keuangan Dan Lingkungan Sosial Terhadap Perencanaan Keuangan Pribadi. *Jurnal Proaksi*, 9(2), 97–111. <https://doi.org/10.32534/jpk.v9i2.2332>
- Garcia, A. R., Filipe, S. B., Fernandes, C., Estevão, C., & Ramos, G. (2024). *BUKU PASAR MODAL*.
- Ghozali, & Latan. (2015). Evaluasi Model Pengukuran (Outer Model). *Metoda Penelitian*, 1–9.
- GlobalEconomy. (2025). *Indonesia: Kebebasan finansial*. https://www.theglobaleconomy.com/Indonesia/herit_financial_freedom/
- Goyal, K., Kumar, S., & Hoffmann, A. (2023). The direct and indirect effects of financial socialization and psychological characteristics on young professionals' personal financial management behavior. *International Journal of Bank Marketing*, 41(7), 1550–1584. <https://doi.org/10.1108/IJBM-09-2022-0419>
- Isnaini, M., & Rikumahu, B. (2023). Pengaruh Literasi Keuangan , Motivasi Investasi dan Risiko Investasi Terhadap Minat Berinvestasi Pada Pengguna Aplikasi Bibit. *Jurnal Mirai Management*, 8(1), 80–92.
- Izzul Haq, M., Yusuf, D., Haryani, S., Ekonomi dan Bisnis, F., Muhammadiyah Palu, U., Penelitian, A., Kunci, K., & Linier Berganda, R. (2024). Pengaruh Financial Literacy, Personal Interest, dan Faktor Lingkungan Terhadap Kesadaran Mahasiswa dalam Berinvestasi di Pasar Modal (Studi Kasus Pada Mahasiswa Strata-1 jurusan Manajemen Fakultas ekonomi dan Bisnis Universitas Muhammadiyah Palu). *Jur Jurnal Kolaboratif Sains*, 7(8), 2812–2820. <https://doi.org/10.56338/jks.v7i8.5959>
- Johanto, I., Reza, M., Anwar, P., & Surabaya, U. N. (2024). *the Effect of Hedonic Lifestyle on the Consumption Behavior of*. 9(4), 1–19.
- Luthfiannisa, G. (2021). *Jurnal Ilmu Manajemen*. 12, 71–82.
- Mankiw. (2016). MACROECONOMICS. In *Educacao e Sociedade* (Vol. 1, Issue 1). http://www.biblioteca.pucminas.br/teses/Educacao_PereiraAS_1.pdf%0Ahttp://www.anpocs.org.br/portal/publicacoes/rbcs_00_11/rbcs11_01.htm%0Aht

[tp://repositorio.ipea.gov.br/bitstream/11058/7845/1/td_2306.pdf](https://repositorio.ipea.gov.br/bitstream/11058/7845/1/td_2306.pdf)<https://draitoufma2010.files.wordpress.com/2010/>

- Maxentia, C., & Habiburahman, H. (2025). Pengaruh Sikap Terhadap Uang Dan Kontrol Diri Terhadap Perilaku Manajemen Keuangan Mahasiwi Rantau Kost Putri Griya Hijau. *Jurnal Ekuilnomi*, 7(1), 101–111. <https://doi.org/10.36985/hbqzyy42>
- Mpaata, E. (2020). *Social Influence And Savings Behavior : Evidence From A Developing Country Context*. 3(4), 56–67. <https://doi.org/10.33215/sjom.v3i4.396>
- Mulyati, S. (2021). *Literasi Keuangan dan Sikap Terhadap Uang pada Pengelolaan Keuangan Keluarga*.
- Mulyono, G. (2020). *Literasi Keuangan*.
- Mushtaq, U., Suhail, L., & Bhat, A. (2022). Impact of financial literacy on financial well - being : a mediational role of financial self - efficacy. *Journal of Financial Services Marketing*, 0123456789. <https://doi.org/10.1057/s41264-022-00183-8>
- OJK. (2024). *Survei Nasional Literasi dan Inklusi Keuangan Tahun 2024*. 17, 31.
- Oktaviani, N., & Adiati, T. (2025). *Pengaruh pengetahuan investasi, modal minimal dan lingkungan sosial terhadap minat investasi mahasiswa pada pasar modal 1,2*. 06.
- Paramita, M. P., & Wirakusuma, M. G. (2024). How Investment Behaviour of Young Investors? A Case Study on The Indonesia Stock Exchange. *World Journal of Advanced Research and Reviews*, 23(1), 959–976. <https://doi.org/10.30574/wjarr.2024.23.1.2072>
- Prajawati, M., Ainiyah, F., & Yuliana, I. (2023). Sikap Investasi Dan Norma Subjektif Terhadap Minat Investasi Investasi Dengan Literasi Keuangan Sebagai Variabel Moderasi. *Ekonomi Dan Bisnis*, 10(1), 35–51. <https://doi.org/10.35590/jeb.v10i1.6284>
- Rachma, Y. (2022). Pengaruh Pendapatan dan Perilaku Keuangan terhadap Literasi Keuangan melalui Keputusan Berinvestasi pada Pelaku UMKM di Kecamatan Medan Deli. *Skripsi Sarjana*, 1–88. <https://repository.umsu.ac.id/bitstream/handle/123456789/19711/SKRIPSI YASHA PUTRI ANDINI.pdf?sequence=1>
- Rahmadhani, S. N., & Nasution, M. D. T. P. (2025). The Impact of Financial Capability on Well-Being: Serial Mediation by Anxiety and Behavior among Indonesian Retail Investors. *Jurnal Ilmiah Akuntansi Kesatuan*, 13(3), 629–642. <https://doi.org/10.37641/jiakes.v13i3.3605>
- Rika, S., Lestari, S., Rahmasari, D., Marhayati, N., Kusumawati, Ati, Nisa, & Khoerotun, P. (2020). *Buku Peran.pdf* (pp. 64–65).
- Rodriguez-Correa, P. A., Arias García, S., Bermeo-Giraldo, M. C., Valencia-Arias, A., Martínez Rojas, E., Aurora Vigo, E. F., & Gallegos, A. (2025). Financial

- literacy among young college students: Advancements and future directions. *F1000Research*, 14, 1–27. <https://doi.org/10.12688/f1000research.159085.3>
- Sahgal, A. (2024). GEN Z INVESTOR BEHAVIOR: ANALYZING THE INFLUENCE OF SUSTAINABLE INVESTMENT PRACTICES, FINANCIAL EDUCATION, AND RISK TOLERANCE IN INDONESIA. *Вестник Росздравнадзора*, 4(1), 9–15.
- Sinta, D., & Yustina, I. (2025). *Financial Behavior of University Students : A Theory of Planned Behavior Approach Through Cognitive , Socioeconomic , and Psychological Lenses*. 22(7), 175–188.
- Sintha, L. (2021). Menuju Kebebasan Financial Melalui Pasar Modal Di Indonesia. *Jurnal Mitra Manajemen*, 1–20. http://repository.uki.ac.id/id/eprint/1868%0Ahttp://repository.uki.ac.id/1868/1/MENUJU_KEBEBASAN_FINANCIAL_MELALUI_PASAR_MODAL_DI_INDONESIA.pdf
- Sugiyono. (2020). Buku Metode Penelitian. In *Revista Brasileira de Linguística Aplicada* (Vol. 5, Issue 1).
- Sumantyo, R., Adhi, A., & Sulisty, H. (2021). Model Dan Strategi Pada Masa Pandemi. *Jurnal Kuat*, 3(1), 44–48.
- Sunarko, C. (2025). *The effect of financial literacy , financial self-efficacy , financial technology literacy , and risk perception on stock investment decisions : Millennials preferences*. 5(1), 19–34. <https://doi.org/10.20885/AMBR.vol5.iss1.art2>
- Suwandi, A. (2020). Psikologi Sosial. In *Bulan Bintang*.
- Syamsudin, M. (2021). *TPB Bab II*. 74–75.
- Syukri, A. U., & Rahmatia, R. (2020). Determinan Pola Konsumsi Mahasiswa Yang Bekerja Di Stie Tri Dharma Nusantara. *Jurnal Ekonomi Pembangunan STIE Muhammadiyah Palopo*, 6(1), 1–11. <https://doi.org/10.35906/jep01.v6i1.460>
- Tasman, A., Fahmy, R., Rahman, H., & Rahim, R. (2023). Jurnal Inovasi Pendidikan Ekonomi Financial Well Being : Suatu Tinjauan Sistematis dan Bibliometrik. *Jurnal Inovasi Pendidikan Ekonomi*, 13(1), 30–39.
- Trisuci, I., Keuangan, K., & Keuangan, P. (2023). *Pengaruh Literasi Keuangan Terhadap*. 12(01), 181–193.
- Wardianda, D. (2021). *PENGARUH MOTIVASI INVESTASI, PENGETAHUAN INVESTASI DAN PERSEPSI RISIKO TERHADAP MINAT INVESTASI PADA MAHASISWA DI UNIVERSITAS BUNG HATTA*. 167–186.
- Yulianto, A. (2023). The Effect of Financial Literacy and Income on Investment Decisions. *Indikator: Jurnal Ilmiah Manajemen Dan Bisnis*, 7(1), 98. <https://doi.org/10.22441/indikator.v7i1.17331>