

DAFTAR PUSTAKA

- Adiputra, I. G., Suprastha, N., & Tania, L. (2021). The Influence Of Financial Knowledge, Financial Attitude Dan Locus Of Control On Financial Behavior Of E-Wallet Users In Jakarta. *Journal of Contemporary Issues in Business and Government Vol*, 27(1).
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.
- Al Kholilah, N., & Iramani, R. (2013). Studi financial management behavior pada masyarakat surabaya. *Journal of Business and Banking*, 3(1), 69–80.
- Albeerdy, M. I., & Gharleghi, B. (2015). Determinants of the financial literacy among college students in Malaysia. *International Journal of Business Administration*, 6(3).
- Allgood, S., & Walstad, W. (2013). Financial literacy and credit card behaviors: A cross-sectional analysis by age. *Numeracy*, 6(2), 1–26.
- Ameliawati, M., & Setiyani, R. (2018). The influence of financial attitude, financial socialization, and financial experience to financial management behavior with financial literacy as the mediation variable. *KnE Social Sciences*, 811–832.
- Andansari, P. I. (2018). Pengaruh Financial Attitude Dan Lingkungan Sosial Terhadap Literasi Keuangan Mahasiswa. *Ecodynamika : Jurnal Pendidikan Ekonomi*, 1(1), 1–7. <https://ejournal.uksw.edu/ecodynamika/article/view/1519>
- Arianti, B. F. (2018). The influence of financial literacy, financial behavior and income on investment decision. *EAJ (Economic and Accounting Journal)*, 1(1), 1–10.
- Augusty, F. (2002). Structural equation modeling dalam penelitian manajemen. *Semarang: Fakultas Ekonomi Universitas Diponegoro*, 143.
- Banthia, D., & Dey, S. K. (2022). *Impact of Financial Knowledge, Financial Attitude and Financial Behaviour on Financial Literacy: Structural Equitation Modeling Approach*.
- Besri, A. A. O. (2018). *Pengaruh Financial Attitude, Financial Knowledge Dan Locus Of Control Terhadap Financial Management Behavior Mahasiswa S-1 Fakultas Ekonomi Universitas Islam Indonesia Yogyakarta*.
- Budijaji, W. (2013). Skala pengukuran dan jumlah respon skala likert. *Jurnal Ilmu Pertanian Dan Perikanan*, 2(2), 127–133.
- Budiman, R. A. (2013). Kapita selekta kuesioner: pengetahuan dan sikap dalam

penelitian kesehatan. *Jakarta: Salemba Medika, 2013, P4-8.*

- Chusanudin, A., & Munandar, A. (2022). Pengaruh Pengetahuan Keuangan terhadap Niat Investasi Saham di Indonesia dengan Persepsi Risiko sebagai Variabel Moderasi. *Syntax Literate; Jurnal Ilmiah Indonesia, 7(4)*, 5051–5071.
- Curran, M. A., Parrott, E., Ahn, S. Y., Serido, J., & Shim, S. (2018). Young adults' life outcomes and well-being: Perceived financial socialization from parents, the romantic partner, and young adults' own financial behaviors. *Journal of Family and Economic Issues, 39(3)*, 445–456.
- Deenanath, V., Danes, S. M., & Jang, J. (2019). Purposive and unintentional family financial socialization, subjective financial knowledge, and financial behavior of high school students. *Journal of Financial Counseling and Planning, 30(1)*, 83–96.
- Dewi, V. I., Febrian, E., Effendi, N., & Anwar, M. (2020). Financial literacy among the millennial generation: Relationships between knowledge, skills, attitude, and behavior. *Australasian Accounting, Business and Finance Journal, 14(4)*, 24–37. <https://doi.org/10.14453/aabfj.v14i4.3>
- Elfahmi, R., & Solikin, I. (2020). Model of student investment intention with financial knowledge as a predictor that moderated by financial selfefficacy and perceived risk. *Dinasti International Journal of Economics, Finance & Accounting, 1(1)*, 165–175.
- Garg, N., & Singh, S. (2018). Financial literacy among youth. *International Journal of Social Economics.*
- Gudmunson, C. G., & Danes, S. M. (2011). Family Financial Socialization: Theory and Critical Review. *Journal of Family and Economic Issues, 32(4)*, 644–667. <https://doi.org/10.1007/s10834-011-9275-y>
- Gudmunson, C. G., Ray, S. K., & Xiao, J. J. (2016). Financial socialization. In *Handbook of consumer finance research* (pp. 61–72). Springer.
- Hair, J. F., Anderson, R. E., Tatham, R. L., & Black, W. C. (2019). Multivariate Data Analysis, Multivariate Data Analysis. In *Multivariate Data Analysis, Multivariate Data Analysis B2 - Multivariate Data Analysis, Multivariate Data Analysis* (Vol. 87, Issue 4).
- Halim, Y. K. E., & Astuti, D. (2015). Financial Stressors, Financial Behavior, Risk Tolerance, Financial Solvency, Financial Knowledge, dan Kepuasan Finansial. *Jurnal Finesta, 3(1)*, 19–23.
- Hasler, A., & Lusardi, A. (2017). The gender gap in financial literacy: A global perspective. *Global Financial Literacy Excellence Center, The George Washington University School of Business.*

- Herawati, N. T., & Dewi, N. W. Y. (2020). The effect of financial literacy, gender, and students' income on investment intention: The case of accounting students. *3rd International Conference on Innovative Research Across Disciplines*, 394, 133–138.
- Hira, T. K., Sabri, M. F., & Loibl, C. (2013). Financial socialization's impact on investment orientation and household net worth. *International Journal of Consumer Studies*, 37(1), 29–35.
- Humaira, I., & Sagoro, E. M. (2018). Pengaruh pengetahuan keuangan, sikap keuangan, dan kepribadian terhadap perilaku manajemen keuangan pada pelaku UMKM sentra kerajinan batik KABUPATEN BANTUL. *Nominal: Barometer Riset Akuntansi Dan Manajemen*, 7(1), 96–110.
- Hussain, I., & Sajjad, S. (2016). Significance of financial literacy and its implications: A discussion. *Journal of Business Strategies*, 10(2), 141.
- Huston, S. J. (2010). Measuring financial literacy. *Journal of Consumer Affairs*, 44(2), 296–316. <https://doi.org/10.1111/j.1745-6606.2010.01170.x>
- Ibrahim, M. E., & Alqaydi, F. R. (2013). Financial literacy, personal financial attitude, and forms of personal debt among residents of the UAE. *International Journal of Economics and Finance*, 5(7), 126–138.
- Jacobs-Lawson, J. M., & Hershey, D. A. (2005). Influence of future time perspective, financial knowledge, and financial risk tolerance on retirement saving behaviors. *Financial Services Review-Greenwich-*, 14(4), 331.
- Johan, I., Rowlingson, K., & Appleyard, L. (2021). The effect of personal finance education on the financial knowledge, attitudes and behaviour of university students in Indonesia. *Journal of Family and Economic Issues*, 42(2), 351–367.
- Khan, M. N., Rothwell, D. W., Cherney, K., & Sussman, T. (2017). Understanding the financial knowledge gap: A new dimension of inequality in later life. *Journal of Gerontological Social Work*, 60(6–7), 487–503.
- Kim, J., & Chatterjee, S. (2013). Childhood financial socialization and young adults' financial management. *Journal of Financial Counseling & Planning*, 24(1), 61–79.
- Kriyantono, R., & Sos, S. (2014). *Teknik praktis riset komunikasi*. Prenada Media.
- Kustodian Sentral Efek Indonesia. (2022). Statistik Pasar Modal Indonesia April 2022. *Kustodian Sentral Efek Indonesia, April*, 1–6. https://www.ksei.co.id/files/Statistik_Publik_Januari_2021.pdf
- Laily, N. (2016). Pengaruh literasi keuangan terhadap perilaku mahasiswa dalam mengelola keuangan. *Journal of Accounting and Business Education*, 1(4), 1–17.

- Lianto, R., & Megawati Elizabeth, S. (2017). *Analisis pengaruh financial attitude, financial knowledge, income terhadap financial behavior di kalangan ibu rumah tangga Palembang (studi kasus Kecamatan Ilir Timur I)*.
- Listiani, K. (2017). *Pengaruh financial knowledge, locus of control dan financial attitude terhadap financial management behavior pada mahasiswa*. STIE PERBANAS SURABAYA.
- Lusardi, A. (2019). Financial literacy and the need for financial education: evidence and implications. *Swiss Journal of Economics and Statistics*, 155(1), 1–8.
- Madern, T., & Van Der, S. A. (2012). Financial attitudes and skills as early-warning signs of financial problems. *Dutch National Institute for Family Finance Information*.
- Manurung, H., Bramani, R., Ricky, I., & Darmanto, D. (2018). Pengaruh literasi keuangan terhadap intensi berinvestasi dengan moderasi self regulatory focus. *Indonesian Business Review*, 1(1), 51–60.
- Merina, M. (2020). *Analisis Pengaruh Pengetahuan Keuangan Terhadap Literasi Keuangan dengan Sikap Keuangan dan Perilaku Keuangan sebagai Variabel Intervening pada Pelaku UMKM di Kota Batam*. Universitas Internasional Batam.
- Mien, N. T. N., & Thao, T. P. (2015). Factors affecting personal financial management behaviors: Evidence from Vietnam. *Proceedings of the Second Asia-Pacific Conference on Global Business, Economics, Finance and Social Sciences (AP15Vietnam Conference)*, 10(5), 1–16.
- Nandan, T., & Saurabh, K. (2016). Big-five personality traits, financial risk attitude and investment intentions: study on Generation Y. *International Journal of Business Forecasting and Marketing Intelligence*, 2(2), 128–150.
- Nguyen, T. A. N., & Nguyen, K. M. (2020). Role of financial literacy and peer effect in promotion of financial market participation: Empirical evidence in Vietnam. *The Journal of Asian Finance, Economics and Business*, 7(6), 1–8.
- Niu, G., Zhou, Y., & Gan, H. (2020). Financial literacy and retirement preparation in China. *Pacific-Basin Finance Journal*, 59, 101262.
- Njuguna, P. K. (2017). Determinants of investment intentions of individual retail stock market investors on the Nairobi Securities Exchange in Kenya. *Kenyatta University of Agriculture and Technology*, 1–157.
- Nugraha, B. A., & Rahadi, R. A. (2021). Analysis of young generations toward stock investment intention: A preliminary study in an emerging market. *Journal of Accounting and Investment*, 22(1), 80–103.
- OECD. (2013). Financial Literacy and Inclusion: results of OECD/INPE survey across countries and by gender. *Paris: OECD Centre, June*, 1–175.

https://www.oecd.org/daf/fin/financial-education/TrustFund2013_OECD_INFE_Fin_Lit_and_Incl_SurveyResults_by_Country_and_Gender.pdf

- OECD. (2016). G20/OECD INFE core competencies framework on financial literacy for Adults. *OECD Publishing, Paris*.
- OJK. (2017). *Strategi Nasional Literasi Keuangan Indonesia*.
- Onasie, V., & Widodoatmodjo, S. (2020). Niat investasi generasi milenial di pasar modal. *Jurnal Manajerial Dan Kewirausahaan*, 2(2), 318–326.
- Özdemir, A., Temizel, F., Sönmez, H., & Fikret, E. R. (2015). Financial literacy of university students: A case study for anadolu university, Turkey. *Uluslararası Yönetim İktisat ve İşletme Dergisi*, 11(24), 97–110.
- Palameta, B., Nguyen, C., Hui, T. S., & Gyarmati, D. (2016). *Link between financial confidence and financial outcomes among working-aged Canadians*. Social Research and Demonstration Corporation.
- Phan, K. C., & Zhou, J. (2014). Factors influencing individual investor behavior: An empirical study of the Vietnamese stock market. *American Journal of Business and Management*, 3(2), 77–94.
- Prihartono, M. R. D., & Asandimitra, N. (2018). Analysis factors influencing financial management behaviour. *International Journal of Academic Research in Business and Social Sciences*, 8(8), 308–326.
- Putri, R. A., & Yuyun, I. (2020). Faktor-Faktor Yang Mempengaruhi Keputusan Investasi Pada Investor Saham Di Surabaya. *Jurnal Ilmu Manajemen*, 8(1), 197–209.
- Puustinen, P. (2012). *Towards a consumer-centric definition of value in the non-institutional investment context-conceptualization and measurement of perceived investment value*. Tampere University Press.
- Rachmawati, N., & Nuryana, I. (2020). Peran Literasi Keuangan dalam Memediasi Pengaruh Sikap Keuangan, dan Teman Sebaya terhadap Perilaku Pengelolaan Keuangan. *Economic Education Analysis Journal*, 9(1), 166–181.
- Rahmadani, W., & Herman, L. A. (2021). Analisis Tingkat Literasi Keuangan Mahasiswa Bidikmisi Politeknik Negeri Padang. *Jurnal Akuntansi, Bisnis Dan Ekonomi Indonesia (JABEI)*, 1(1), 92–97.
- Rai, K., Dua, S., & Yadav, M. (2019). Association of financial attitude, financial behaviour and financial knowledge towards financial literacy: A structural equation modeling approach. *FIIB Business Review*, 8(1), 51–60.
- Rai, N., & Thapa, B. (2015). A study on purposive sampling method in research. *Kathmandu: Kathmandu School of Law*, 5.

- Rapiah, S. (2016). Pendidikan Literasi Keuangan Pada Anak: Mengapa dan Bagaimana? *Scholaria: Jurnal Pendidikan Dan Kebudayaan*, 6(2), 14–28.
- Raut, R. K. (2020). Past behaviour, financial literacy and investment decision-making process of individual investors. *International Journal of Emerging Markets*.
- Risda, I. A., Laba, A. R., & Sobarsyah, M. (2020). Implications of individual factors on investment intention with risk preference as an intervening variable : A case study MSMEs in Bone. *Global Scientific Journals*, 8(8), 810–820.
- Rizky, F. (2021). *Generasi Millennial Dominasi Investor Baru di Pasar Modal*. <https://www.idxchannel.com/economics/generasi-millennial-dominasi-investor-baru-di-pasar-modal>
- Rustiaria, A. P. (2017). *Pengaruh pengetahuan keuangan, sikap keuangan, dan tingkat pendidikan terhadap perilaku pengelolaan keuangan keluarga*. Stie Perbanas Surabaya.
- Sarwono, J. (2010). Pengertian dasar structural equation modeling (SEM). *Jurnal Ilmiah Manajemen Bisnis*, 10(3), 173–182.
- Sebastian, W. (2022). Pengaruh Financial Knowledge dan Financial Socialization terhadap Financial Literacy pada Individu yang Menggunakan Layanan Digital Perbankan. *Jurnal Manajemen Bisnis Dan Kewirausahaan*, 6(1), 89–94.
- Shehata, S. M., Abdeljawad, A. M., Mazouz, L. A., Aldossary, L. Y. K., Alsaheed, M. Y., & Noureldin Sayed, M. (2021). The moderating role of perceived risks in the relationship between financial knowledge and the intention to invest in the Saudi Arabian stock market. *International Journal of Financial Studies*, 9(1), 9.
- Shusha, A. A. (2017). Does financial literacy moderate the relationship among demographic characteristics and financial risk tolerance? Evidence from Egypt. *Australasian Accounting, Business and Finance Journal*, 11(3), 67–86.
- Sivaramakrishnan, S., Srivastava, M., & Rastogi, A. (2017). Attitudinal factors, financial literacy, and stock market participation. *International Journal of Bank Marketing*.
- Sohn, S.-H., Joo, S.-H., Grable, J. E., Lee, S., & Kim, M. (2012). Adolescents' financial literacy: The role of financial socialization agents, financial experiences, and money attitudes in shaping financial literacy among South Korean youth. *Journal of Adolescence*, 35(4), 969–980.
- Sugiyono, P. D. (2013). Metode penelitian manajemen. *Bandung: Alfabeta, CV*.
- Sumantri, H. E., Darmawan, C., Ip, S., & Saefulloh, S. P. (2014). Generasi dan Generasi Muda. *Tangerang Selatan: Universitas Terbuka*.

- Susanti, N., Rahmayanti, R., Padmakusumah, R. R., & Susanto, R. (2019). Factors affecting students' financial literacy: A study on Widyatama University, Indonesia. *Universal Journal of Educational Research*, 7(5), 7–14.
- Tanada, N., & Setyawan, I. R. (2020). Penentu perilaku keuangan karyawan muda di Jakarta dengan literasi keuangan sebagai variabel mediasi. *Jurnal Manajerial Dan Kewirausahaan*, 2(2), 344–350.
- Tang, N., Baker, A., & Peter, P. C. (2015). Investigating the disconnect between financial knowledge and behavior: The role of parental influence and psychological characteristics in responsible financial behaviors among young adults. *Journal of Consumer Affairs*, 49(2), 376–406.
- Tanuwijaya, K., & Setyawan, I. (2021). Can financial literacy become an effective mediator for investment intention? *Accounting*, 7(7), 1591–1600.
- Tayana, N., & Arifin, A. Z. (2022). Pengetahuan Keuangan terhadap Niat Investasi Saham pada Generasi Milenial. *Jurnal Manajerial Dan Kewirausahaan*, 4(3), 796–805. <https://doi.org/10.24912/jmk.v4i3.19774>
- Thomas, P., Mulyono, K. B., Setiaji, K., & Article, H. (2016). The Roles of Financial Knowledge, Motivation and Self Efficacy on the Influence of Financial Education toward Financial Literacy. *Dinamika Pendidikan Unnes*, 11(2), 149–157. <https://doi.org/10.15294/dp.v11i2.8941>
- Vosylis, R., & Erentaitė, R. (2020). Linking family financial socialization with its proximal and distal outcomes: Which socialization dimensions matter most for emerging adults' financial identity, financial behaviors, and financial anxiety? *Emerging Adulthood*, 8(6), 464–475.
- Yang, M., Mamun, A. Al, Mohiuddin, M., Al-Shami, S. S. A., & Zainol, N. R. (2021). Predicting Stock Market Investment Intention and Behavior among Malaysian Working Adults Using Partial Least Squares Structural Equation Modeling. *Mathematics*, 9(8), 873.
- Yuliani, Y., Fuadah, L. L., & Taufik, T. (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), 293234.
- Yuningsih, I., Dewi, A. S., & Gustyana, T. T. (2017). Analisis Literasi Keuangan Di Masyarakat Kota Bandung. *Jurnal Neraca: Jurnal Pendidikan Dan Ilmu Ekonomi Akuntansi*, 1(1).
- Zait, A., & Berteau, P. E. (2015). Financial literacy—Conceptual definition and proposed approach for a measurement instrument. *The Journal Of Accounting and Management*, 4(3).
- Zhao, H., & Zhang, L. (2020). Talking money at home: the value of family financial

socialization. *International Journal of Bank Marketing*, 38(7), 1617–1634.
<https://doi.org/10.1108/IJBM-04-2020-0174>

