

## DAFTAR PUSTAKA

- Abdullah, P. I., Widyastuti, U., & Fawaiq, M. (2022). Analisis Faktor-faktor yang Mempengaruhi Niat Investasi Agen Reksa Dana Online pada Investor Potensial. *Jurnal Bisnis, Manajemen, Dan Keuangan*, 3(3).
- Adnyana, I. M. (2020). *Manajemen Investasi dan Portofolio*. Lembaga Penerbitan Universitas Nasional.
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior And Human Decision Processes*, 50(2), 179–211. <https://doi.org/10.4135/9781446249215.n22>.
- Anggraeni, R. (2023, December 11). *Kronologi Narada Aset Manajemen dari Suspensi hingga Kena Denda*. Bisnis Indonesia.
- Aren, S., & Hamamci, N. H. (2020). Relationship Between Risk Aversion, Risky Investment Intention, Investment Choices: Impact of Personality Traits and Emotion. *Kybernetes*, 49(11), 2651–2682. <https://doi.org/10.1108/K-07-2019-0455>
- Arifin, Moch. B. U. B. (2021). *Buku Ajar Statistik Pendidikan* (1st ed.). UMSIDA Press.
- Asfira, N., Rokhmawati, A., & Fathoni, A. F. (2019). Pengaruh Financial Literacy dan Investment Experience terhadap Risk Tolerance dan Investment Decision. *Jurnal Ekonomi*, 27(4). <http://je.ejournal.unri.ac.id/>.
- Atkinson, A., & Messy, F.-A. (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*, 12. <https://doi.org/10.1787/20797117>.
- Awais, M., Fahad Laber, M., Rasheed, N., & Khursheed, A. (2016). Impact of Financial Literacy and Investment Experience on Risk Tolerance and Investment Decisions: Empirical Evidence from Pakistan. *International Journal of Economics and Financial Issues*, 6(1), 73–79. <http://www.econjournals.com>.
- Bapat, D. (2020). Antecedents to Responsible Financial Management Behavior Among Young adults: Moderating Role of Financial Risk Tolerance. *International Journal of Bank Marketing*, 38(5), 1177–1194. <https://doi.org/10.1108/IJBM-10-2019-0356>.

- Billa, A. S., Persada, S. F., & Apriyansyah, B. (2021). Analisis Tabulasi Silang pada Penggunaan Web-Based Services Kampus: Studi Kasus my.its.ac.id. *JURNAL TEKNIK ITS*, 10(2).
- Chang, L. (1994). A Psychometric Evaluation of 4-Point and 6-Point Likert-Type Scales in Relation to Reliability and Validity. *Applied Psychological*, 18(3), 205–215. <https://doi.org/10.1177/0146621694018003>.
- Chen, H., & Volpe, R. P. (1998). An Analysis of Personal Financial Literacy Among College Students. *Financial Services Review*, 7(2), 107–128. [https://doi.org/10.1016/S1057-0810\(99\)80006-7](https://doi.org/10.1016/S1057-0810(99)80006-7).
- Choerudin, A., Zulfachry, Widyaswati, R., Warpindyastuti, L. D., Khasanah, J. S. N., Harto, B., Oktaviani, N. F., Sohilauw, M. I., Nugroho, L., Suharsono, J., & Paramita, V. S. (2023). *Literasi Keuangan* (1st ed.). Global Eksekutif Teknologi.
- Davies, G. B. (2013). *New Vistas in Risk Profiling*. <https://ssrn.com/abstract=3088304><https://ssrn.com/abstract=3088304>.
- Ghozali, I. (2014). *Partial Least Squares: Konsep, Teknik, Dan Aplikasi Menggunakan Program Smart PLS 3.0*. Badan Penerbit Universitas Diponegoro.
- Grizzard, M., & Shaw, A. Z. (2017). Effect Size. In *The International Encyclopedia of Communication Research Methods* (pp. 1–8). Wiley. <https://doi.org/10.1002/9781118901731.iecrm0076>.
- Hair, J. F., Hult, G. T. M., Ringle, C. M., & Sarstedt, M. (2017). *A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM)* (2nd ed.). SAGE Publisher.
- Hamid, S. R., & Anwar, M. S. (2019). *Structural Equation Modeling (SEM) Berbasis Varian*. PT Inkubator Penulis Indonesia. [www.institutpenulis.id](http://www.institutpenulis.id).
- Handini, S., & Astawinetu, E. (2020). *Teori Portofolio dan Pasar Modal Indonesia* (1st ed., Vol. 1). Scopindo Media Pustaka.
- Hariyanto, H., & Damayanti, D. (2022). Pengaruh Literasi Keuangan, Motivasi, Return dan Risiko Terhadap Minat Investasi Mahasiswa di Pasar Modal. *J-MACC: Journal of Management and Accounting*, 5(2), 23–33. <https://doi.org/10.52166/j-macc.v5i2.3475>.
- 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. *Advances in Social Science, Education and Humanities Research*, 394.

- Hermansson, C., & Jonsson, S. (2021). The Impact of Financial Literacy and Financial Interest on Risk Tolerance. *Journal of Behavioral and Experimental Finance*, 29. <https://doi.org/10.1016/j.jbef.2020.100450>.
- Hikmawati, F. (2020). *Metodologi Penelitian* (1st ed.). PT Raja Grafindo Persada.
- Indonesia Stock Exchange. (2023). *Melalui Berbagai Pencapaian Tahun 2023, Pasar Modal Indonesia Tunjukkan Optimisme Hadapi Tahun 2024*.
- Jogiyanto, H. (2016). *Teori Portofolio dan Analisis Investasi* (10th ed.). Fakultas Ekonomika dan Bisnis UGM.
- Kanagasabai, B., & Aggarwal, V. (2020). The Mediating Role of Risk Tolerance in the Relationship between Financial Literacy and Investment Performance. *Colombo Business Journal*, 11(1), 83–104. <https://doi.org/10.4038/cbj.v11i1.58>.
- Khan, S. U., Shah, S. I., & Shafiq, M. (2023). Effect of Financial Literacy and Financial Self-Efficacy on Individuals' Investment Intention: The Mediating Role of Risk-Taking Behavior. *Global Economics Review*, VIII(III), 42–55. [https://doi.org/10.31703/ger.2023\(VIII-III\).04](https://doi.org/10.31703/ger.2023(VIII-III).04)
- Kramer, M. M. (2016). Financial Literacy, Confidence and Financial Advice Seeking. *Journal of Economic Behavior and Organization*, 131, 198–217. <https://doi.org/10.1016/j.jebo.2016.08.016>.
- Kustodian Sentral Efek Indonesia. (2023, Januari). *Statistik Pasar Modal Indonesia Januari 2023*.
- Lubis, T. A. (2016). *Manajemen Investasi dan Perilaku Keuangan Pendekatan Teoritis dan Empiris*. Salim Media Indonesia.
- Lusardi, A., Michaud, P. C., & Mitchell, O. S. (2017). Optimal financial knowledge and wealth inequality. *Journal of Political Economy*, 125(2), 431–477. <https://doi.org/10.1086/690950>.
- Majid, S., Chaudhary, M. G., & Ali, U. (2022). Financial Literacy and Adoption of Fintech: The Role of Financial Risk Tolerance. *Global Social Sciences Review*, VII(I), 168–179. [https://doi.org/10.31703/gssr.2022\(vii-i\).17](https://doi.org/10.31703/gssr.2022(vii-i).17)
- Nandan, T., & Saurabh, K. (2016). Big-Five Personality Traits, Financial Risk Attitude and Investment Intentions: Study on Generation Y. *Int. J. Business Forecasting and Marketing Intelligence*, 2(2), 128–150.
- Otoritas Jasa Keuangan. (2022, November 24). *Infografis Hasil Survei Nasional Literasi dan Inklusi Keuangan Tahun 2022*.
- Otoritas Jasa Keuangan. (2023). *Literasi Keuangan*.

- Paula, L. D. F. L., Silva, L. C. de S., Nobre, F. C., & Nobre, L. H. N. (2022). Risk Tolerance Assessment in Real Assets Investments: A Scale Validation in Brazil. *Revista de Administração Da UFSM*, 15(2), 257–269. <https://doi.org/10.5902/1983465967123>.
- Permanasari, F. M., Kuncara, H., & Warokka, A. (2020). Pengaruh Literasi Keuangan dan Antesendennya Terhadap Toleransi Risiko Dengan Moderasi Faktor Demografi Pada Pekerja Muda di Indonesia. *Jurnal Riset Manajemen Sains Indonesia (JRMSI)*, 11(2), 2301–8313. <https://doi.org/doi.org/10.21009/JRMSI.011.2.08>.
- Purwohedi, U. (2022). *Metode Penelitian Prinsip Dan Praktik* (1st ed.). Raih Asa Sukses.
- Puspadini, M. (2023, December 11). *Seret Bos-Bosnya, OJK Sanksi Narada Aset Manajemen Rp4,6 M*. CNBC Indonesia.
- Rahadi, D. R. (2023). *Pengantar Partial Least Square Structural Equation Model PLS-SEM* (1st ed.). Lentera Ilmu Madani.
- Rahies, M. K., Khan, M. A., Askari, M., Ali, Q., & Shoukat, R. (2022). Evaluation of the Impact of Risk Tolerance and Financial Literacy on Investment Intentions of Securities Investors in Pakistan using the Theory of Planned Behavior (TBP). *Empirical Economic Review (EER)*, 5(1), 116–136. <https://doi.org/https://doi.org/10.29145/eer.51.05>
- 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>.
- Riyanto, S., & Hatmawan, A. A. (2020). *Metode Riset Penelitian Kuantitatif Penelitian di Bidang Manajemen, Teknik, Pendidikan dan Eksperimen* (1st ed.). Deepublish Publisher.
- Rizkia, R. F., Ardia Pramesti, F., & Amaro, S. (2019). Pengaruh Pengetahuan Investasi, Risk Tolerance, Dan Self Efficacy Terhadap Intensi Investasi Pasar Modal Pada Generasi-Z. *Islamic Business and Finance (IBF)*, 4(2).
- Samsuri, A., Ismiyanti, F., & Narsa, I. M. (2019). Effects of Risk Tolerance and Financial Literacy to Investment Intentions. *International Journal of Innovation, Creativity and Change*, 10(9). [www.ijicc.net](http://www.ijicc.net).
- Shehata, S. M., Abdeljawad, A. M., Mazouz, L. A., Aldossary, L. Y. K., Alsaed, M. Y., & Sayed, M. N. (2021).
- Situmorang, M., Andreas, & Natariasari, R. (2014). Pengaruh Motivasi Terhadap Minat Berinvestasi di Pasar Modal Dengan Pemahaman Investasi dan Usia Sebagai Variabel Moderat. *JOM FEKON*, 1(2).

- Sugiyono. (2013). *Metode Penelitian Kuantitatif Kualitatif dan R&D* (19th ed.). Penerbit Alfabeta.
- Syarfi, S. M., & Asandimitra, N. (2020). Implementasi Theory of Planned Behavior dan Risk Tolerance Terhadap Intensi Investasi Peer to Peer Lending. *Jurnal Ilmu Manajemen*, 8(3).
- 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), 1–16. <https://doi.org/10.3390/IJFS9010009>.
- Trang, P. T. M., & Tho, N. H. (2017). Perceived Risk, Investment Performance and Intentions in Emerging Stock Markets. *International Journal of Economics and Financial Issues*, 7(1), 269–278. <http://www.econjournals.com>.
- Wardani, K. D., & Wati, G. P. E. (2023). Pengaruh Literasi Keuangan, dan Preferensi Risiko Terhadap Niat Investasi Dengan Aplikasi Investasi Digital. *CURRENT: Jurnal Kajian Akuntansi Dan Bisnis Terkini*, 4(2), 218–228. <https://current.ejournal.unri.ac.id>.
- Widagdo, B., & Roz, K. (2022). The Role of Personality Traits, Financial Literacy and Behavior on Investment Intentions and Family Support as a Moderating Variable. *Investment Management and Financial Innovations*, 19(2), 143–153. [https://doi.org/10.21511/imfi.19\(2\).2022.12](https://doi.org/10.21511/imfi.19(2).2022.12).
- Widyastuti, U., Respati, D. K., & Mahfirah, T. F. (2024). Digital Financial Literacy and Digital Financial Inclusion: A Multigroup Analysis Based on Gender. *Humanities and Social Sciences Letters*, 12(1), 33–42. <https://doi.org/10.18488/73.v12i1.3617>.
- Zulaihati, S., Susanti, S., & Widyastuti, U. (2020). Teachers' Financial Literacy: Does it Impact on Financial Behaviour? *Management Science Letters*, 10(3), 653–658. <https://doi.org/10.5267/j.msl.2019.9.014>.