



DAFTAR PUSTAKA

- Atkinson, A. and 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*, No. 15, OECD Publishing.
- Baker, H. K., & Nofsinger, J. R. (2010). *Behavioral Finance: Investors, Corporations, and Markets*. Wiley, New Jersey.
- Bodie, Z., Kane, A., & Marcus, A. J. (2021). *Investments* (Twelfth edition, International student edition). McGraw-Hill.
- Bougie, R., & Sekaran, U. (2016). *Research Methods for Business: A Skill-Building Approach* (7th ed.). Wiley.
- Braunstein, S., & Welch, C. (2002). Financial literacy: An overview of practice, research, and policy. *Federal Reserve Bulletin, Board of Governors of the Federal Reserve System*, 88, 445–457.
- Budiarto, A. (2017). *PENGARUH FINANCIAL LITERACY, OVERCONFIDENCE, REGRET AVERSION BIAS, DAN RISK TOLERANCE TERHADAP KEPUTUSAN INVESTASI*. 05.
- Chairunnisa, A., & Dalimunthe, Z. (2021). "Fenomena Influencer Saham Indonesia: Apakah Literasi Keuangan pada Generasi Milenial Mengurangi Perilaku Herding?" *Jurnal Akuntansi dan Keuangan*, 23(2), 62–68. <https://doi.org/10.9744/jak.23.2.62-68>
- Chen, H., & Volpe, R. P. (1998). An Analysis of Personal Financial Literacy among College Students. *Financial Services Review*, 7.
- Cordell, D. M. (2001). FPA Journal—RiskPACK: How to Evaluate Risk Tolerance. *Journal Of Financial Planning*, 14, 36–40.
- Dickason, Z., & Ferreira, S. (2018). Establishing a link between risk tolerance, investor personality and behavioural finance in South Africa. *Cogent Economics & Finance*, 6(1), 1519898. <https://doi.org/10.1080/23322039.2018.1519898>



- Fauzianti, A., & Retnosari. (2022). Pengaruh Modal Awal Investasi, Pengetahuan Investasi, Sosial Media *Influencer* terhadap Minat Investasi Mahasiswa Akuntansi Universitas Tidar. *Jurnal Sinar Manajemen*, 09, 33–34.
- Fernandes, D., Lynch, J. G., & Netemeyer, R. G. (2014). Financial Literacy, Financial Education, and Downstream Financial Behaviors. *Management Science*, 60(8), 1861–1883. <https://doi.org/10.1287/mnsc.2013.1849>
- Fisher, P. J., & Yao, R. (2017). Gender differences in financial risk tolerance. *Journal of Economic Psychology*, 61, 191–202. <https://doi.org/10.1016/j.jeop.2017.03.006>
- Ghozali, I. (2011). *Aplikasi Analisis Multivariate Dengan Program SPSS*. Badan Penerbit Univestias Diponegoro.
- Hair, J. F., William C, & Ronald L. (2014). *Multivariate Data Analysis*. Pearson Education.
- Hariyanti, N. T., & Wirapraja, A. (2018). Pengaruh *Influencer* Marketing Sebagai Strategi Pemasaran Digital Era Modern (Sebuah Studi Literatur). *Jurnal Eksekutif*, 15.
- Hilgert, M. A., Hogarth, J. M., & Beverly, S. G. (2003). Household Financial Management: The Connection between Knowledge and Behavior. *Federal Reserve Bulletin*, 89, 309–322.
- Jogiyanto, H. M. (2005). *Analisa dan Desain Sistem Informasi: Pendekatan Terstruktur Teori dan Praktik Aplikasi Bisnis*. Andi.
- Kahneman, & Daniel. (1979). Prospect Theory: An Analysis of Decision Under Risk. *Econometrica*, 47, 263–291.
- Kannadhasan, M. (2015). Retail investors' financial risk tolerance and their risk-taking behaviour: The role of demographics as differentiating and classifying factors. *IIMB Management Review*, 27(3), 175–184. <https://doi.org/10.1016/j.iimb.2015.06.004>
- Kapoor, J. R., Dlabay, L. R., & Hughes, R. J. (2020). Personal Finance. Edisi ke-13. McGraw-Hill, New York.
- Lind, D. A., Marchal, W. G., & Wathen, S. A. (2018). *Statistical techniques in business & economics* (Seventeenth Edition). McGraw-Hill Education.



- 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>
- Madura, J. (2020). Personal Finance. Edisi ke-7. Pearson, London.
- Mandagie, Y. R. O., Febrianti, M., & Fujianti, L. (2020). ANALISIS PENGARUH LITERASI KEUANGAN, PENGALAMAN INVESTASI DAN TOLERANSI RISIKO TERHADAP KEPUTUSAN INVESTASI (Studi Kasus Mahasiswa Akuntansi Universitas Pancasila). *RELEVAN: Jurnal Riset Akuntansi*, 1(1), 35–47. <https://doi.org/10.35814/relevan.v1i1.1814>
- Nazir Ahmad, G., Puji Lestari, I., & Warokka, A. (2020). FINANCIAL RISK TOLERANCE ANALYSIS OF INDONESIAN RETAIL INVESTORS. *Humanities & Social Sciences Reviews*, 8, No 4.
- Nguyen, L., Gallery, G., & Newton, C. (2019). The joint influence of financial risk perception and risk tolerance on individual investment decision-making. *Accounting & Finance*, 59(S1), 747–771. <https://doi.org/10.1111/acfi.12295>
- Nur Aini, N. S., & Lutfi, L. (2019). The influence of risk perception, risk tolerance, overconfidence, and loss aversion towards investment decision making. *Journal of Economics, Business & Accountancy Ventura*, 21(3), 401. <https://doi.org/10.14414/jebav.v21i3.1663>
- Pompian, M. M. (2006). Behavioral Finance and Wealth Management. Wiley, New Jersey.
- Prasad, S., Kiran, R., & Sharma, R. K. (2021). Influence of financial literacy on retail investors' decisions in relation to return, risk and market analysis. *International Journal of Finance & Economics*, 26(2), 2548–2559. <https://doi.org/10.1002/ijfe.1920>
- Pritazahara, & Sriwidodo. (2015). Pengaruh Pengetahuan Keuangan dan Pengalaman Keuangan Terhadap Perilaku Perencanaan Investasi Dengan Self Control Sebagai Variabel Moderating. *Jurnal Ekonomi dan Kewirausahaan*, 15.
- Putri, W. W., & Hamidi, M. (2019). Pengaruh Literasi Keuangan, Efikasi Keuangan, dan Faktor Demografi Terhadap Pengambilan Keputusan



Investasi (Studi Kasus pada Mahasiswa Magister Manajemen Fakultas Ekonomi Universitas Andalas. *Jurnal Ilmiah Mahasiswa Ekonomi Manajemen*, 4 Nomor 1.

Rizkyatul Nadhifah & Muhamad Anwar. (2021). Pengaruh Literasi Keuangan Dan Toleransi Risiko Terhadap Keputusan Investasi (Studi Pada Warga Desa Sekapuk Kabupaten Gresik). *E-Bisnis : Jurnal Ilmiah Ekonomi dan Bisnis*, 14(2), 1–11. <https://doi.org/10.51903/e-bisnis.v14i2.388>

Schindler, P. S., & Cooper, D. R. (2019). *Business research methods* (Thirteen edition). McGraw-Hill Education.

Sharma, Dr. R. (2020). "Dampak Literasi Keuangan dan Toleransi Risiko terhadap Keputusan Investasi." *International Journal of Management and Humanities*, 4(11), 53–56.

Sugiyono. (2016). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. PT Alfabet.

Tandellin, E. (2019). *Pasar Modal: Manajemen Portofolio dan Investasi*. Kanisius.

Thaler, R. H. (1999). Mental Accounting Matters. *Journal of Behavioral Decision Making*, Vol. 12. No. 3.

Trisnaningsih, T., Sihabudin, S., & Fauji, R. (2022). Pengaruh Influencer Dan Literasi Keuangan Terhadap Minat Investasi Mahasiswa. *Journal of Business and Economics Research (JBE)*, 3(2), 82–89. <https://doi.org/10.47065/jbe.v3i2.1705>

Ursachi, G., Alexandra Horodnic, I., & Zait, A. (2015). How Reliable Are Measurement Scales? External Factors with Indirect Influence on Reliability Estimators. *Procedia Economics and Finance*, 20, 679–686.

Yulianis, N., & Sulistyowati. (2021). The Effect Of Financial Literacy, Overconfidence, And Risk Tolerance On Investment Decision. *Universitas Pembangunan Nasional, Vol 4 No 1 (2021): Journal of Economics, Business and Government Chalenges (JoRBGC)*.