

REFERENCES

- Agnew, J. R., & Szykman, L. R. (2005). Asset Allocation and Information Overload: The Influence of Information Display, Asset Choice, and Investor Experience. *Journal of Behavioral Finance*, 6(2), 57–70.
https://doi.org/10.1207/s15427579jpfm0602_2
- Aini, N. ', Syafitri, L., & Wijaya, T. (2017). *Pengaruh Literasi Keuangan dan Faktor Demografi Terhadap Keputusan Investasi di Pasar Modal (Studi Kasus Karyawan PT. Semen Baturaja (PERSERO) Tbk)*.
- 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)
- Alessie, R., Van Rooij, M., & Lusardi, A. (2011). Financial literacy and retirement preparation in the Netherlands. *Journal of Pension Economics and Finance*, 10(4), 527–545. <https://doi.org/10.1017/S1474747211000461>
- Allgood, S. A., & Walstad, W. B. (2012). The Effects of Perceived and Actual Financial Literacy on Financial Behaviors. *Economic Inquiry*, 54(1), 179–211. <https://doi.org/10.2139/ssrn.2191606>
- Arceo-Gómez, E. O., & Villagómez, F. A. (2017). Financial literacy among Mexican high school teenagers. *International Review of Economics Education*, 24, 1–17. <https://doi.org/10.1016/j.iree.2016.10.001>
- Ardiyos. (2004). *Kamus Besar Akuntansi*. Citra Harta Prima.
- Arianti, B. F. (2018). THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL BEHAVIOR AND INCOME ON INVESTMENT DECISION. In *Economics and Accounting Journal* (Vol. 1, Issue 1).
- Arikunto, S. (2014). *Prosedur penelitian : suatu pendekatan praktik*. PT Rineka Cipta.
- Asa, A. I. (2019). PENDIDIKAN KARAKTER MENURUT KI HADJAR DEWANTARA DAN DRIYARKARA. *Jurnal Pendidikan Karakter*, 9(2).
<https://doi.org/10.21831/jpk.v9i2.25361>

- Ayuni, R. F. (2019). THE ONLINE SHOPPING HABITS AND E-LOYALTY OF GEN Z AS NATIVES IN THE DIGITAL ERA. *Journal of Indonesian Economy and Business*, 34(2), 168. <https://doi.org/10.22146/jieb.39848>
- Azmi, N. F. B., & Ramakrishnan, S. (2018). Relationship between Financial Knowledge and Shopping behavior among Faculty of Managementâ€™s Staff. *Journal of Economic Info*, 5(3), 1–6. <https://doi.org/10.31580/jei.v5i3.102>
- Badan Pusat Statistik. (2021). *Hasil Sensus Penduduk 2020*. Badan Pusat Statistik. <https://sensus.bps.go.id/main/index/sp2020#:~:text=Jumlah%20penduduk%20Indonesia%20pada%20tahun,133.542.018%20untuk%20penduduk%20pere mpuan.>
- Baker, H. K., Kumar, S., Goyal, K., & Sharma, A. (2021). International review of financial analysis: A retrospective evaluation between 1992 and 2020. *International Review of Financial Analysis*, 78, 101946. <https://doi.org/10.1016/j.irfa.2021.101946>
- Bakewell, C., & Mitchell, V. (2003). Generation Y female consumer decision-making styles. *International Journal of Retail & Distribution Management*, 31(2), 95–106. <https://doi.org/10.1108/09590550310461994>
- Bennett, S., Maton, K., & Kervin, L. (2008). The ‘digital natives’ debate: A critical review of the evidence. *British Journal of Educational Technology*, 39(5), 775–786. <https://doi.org/10.1111/j.1467-8535.2007.00793.x>
- Birari, A., & Patil, U. (2016). Spending & Saving Habits of Youth in the City of Aurangabad. *The SIJ Transactions on Advances in Space Research & Earth Exploration*, 4(5), 6–13. <https://doi.org/10.9756/SIJASREE/V4I5/0203230101>
- Brigham, E. F., & Houston, J. F. (2022). *Fundamentals of financial management* (16th ed.). Cengage Learning.
- Budiati, I., Susianto, Y., Adi, W. P., Ayuni, S., Reagan, H. A., Larasaty, P., Setiyawati, N., Pratiwi, A. I., & Saputri, V. G. (2018). PROFIL GENERASI MILENIAL INDONESIA. In A. Said & I. Budiati (Eds.), *STATISTIK*

- GENDER TEMATIK.* Kementerian Pemberdayaan Perempuan dan Perlindungan Anak.
- Chakraborty, S., & Digal, S. K. (2011). A Study of Saving and Investment Behaviour of Individual Households – An Empirical Evidence from Orissa. *Personal Finance & Investments (PF&I)*.
<https://doi.org/10.2139/ssrn.2168305>
- Chalimah, S. N., Martono, S., & Khafid, M. (2019). The Saving Behavior of Public Vocational High School Students of Business and Management Program in Semarang. *Journal of Economic Education*, 8(1), 22–29.
<https://doi.org/10.15294/JEEC.V8I1.29741>
- Chaturvedi, M., & Khare, S. (2012). Study of saving pattern and investment preferences of individual household in India. *International Journal of Research in Commerce and Management*, 3(5), 115–120.
- 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)
- Courchane, M., Gailey, A., & Zorn, P. (2008). Consumer credit literacy: What price perception? *Journal of Economics and Business*, 60(1–2), 125–138.
<https://doi.org/10.1016/j.jeconbus.2007.08.003>
- Cummins, M., Haskel, J. H., & Susan, J. (2009). Financial Attitudes And Spanding Habits Of University Fresmen. *Journal Of Economics And Economi Education Research*, 10(1).
- Cuong, P. K., & Jian, Z. (2014). Factors Influencing Individual Investors' Behavior: An Empirical Study of the Vietnamese Stock Market. *American Journal of Business and Management*, 3(2), 77–94.
<https://doi.org/10.11634/216796061403527>
- Djuandita, T. A. (2022, January 31). *Ini Perbedaan Cara Berbelanja Generasi X, Y, dan Z*. Daya.Id. <https://www.daya.id/usaha/artikel-daya/pengembangan-diri/ini-perbedaan-cara-berbelanja-generasi-x-y-dan-z>
- Erwin, D. G., & Garman, A. N. (2010). Resistance to organizational change: Linking research and practice. In *Leadership and Organization Development*

- Journal* (Vol. 31, Issue 1, pp. 39–56).
<https://doi.org/10.1108/01437731011010371>
- Fidelity. (2013). *Fidelity study shows increase in nurses' retirement savings, yet many not confident they will have enough to retire*. Fidelity.Com.
<https://www.businesswire.com/news/home/20131216005688/en/Fidelity%C2%AE-Study-Shows-Increase-in-Nurses%E2%80%99-Retirement-Savings-Yet-Many-Not-Confident-They-Will-Have-Enough-to-Retire>
- Gallery, N., Gallery, G., Brown, K., Furneaux, C., & Palm, C. (2011). FINANCIAL LITERACY AND PENSION INVESTMENT DECISIONS. *Financial Accountability & Management*, 27(3), 286–307.
<https://doi.org/10.1111/j.1468-0408.2011.00526.x>
- Garg, N., & Singh, S. (2018). Financial literacy among youth. *International Journal of Social Economics*, 45(1), 173–186. <https://doi.org/10.1108/IJSE-11-2016-0303>
- Garman, E. T., & Forgue, R. E. (2010). *Personal Finance International Edition*. South Western Cengage Learning.
- Ghozali, I. (2011). *Applikasi Analisis Multivariate dengan program IBM SPSS 19*": Vol. V(5th ed.). Badan Penerbit Universitas Diponegoro.
- Harianto, F., & Sudomo, S. (1998). *Perangkat dan teknik analisis investasi di pasar modal indonesia*. Bursa Efek Jakarta.
- Hastings, J. S., Madrian, B. C., & Skimmyhorn, W. L. (2013). Financial literacy, financial education, and economic outcomes. In *Annual Review of Economics* (Vol. 5, pp. 347–373). <https://doi.org/10.1146/annurev-economics-082312-125807>
- Hilgert, M. A., Hogarth, J. M., & Beverly, S. G. (2003). Household Financial Management: The Connection Between Knowledge and Behavior. *Federal Reserve Bulletin*, 89, 309. www.nefe.org/amexeconfund/index.html
- 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>
- İslamoğlu, M., Apan, M., & Ayvalı, A. (2015). International Journal of Economics and Financial Issues Determination of Factors Affecting

- Individual Investor Behaviours: A Study on Bankers. *International Journal of Economics and Financial Issues*, 5(2), 531–543.
<http://www.econjournals.com>
- Kasmir. (2014). *Dasar-Dasar Perbankan*. Raja Grafindo Persada.
- Kasmir, & Jakfar. (2010). *Studi Kelayakan Bisnis* (Suwito (Ed.). Kencana Prenada Media Group.
- Koto, M., & Pulungan, D. R. (2017). The Financial Literacy of Students and Investment Decisions in the Indonesia Stock Exchange. *Proceedings of The 7th Annual International Conference*, 305–311.
- Kurniadi, A. C., Sutrisno, T. F., & Kenang, I. H. (2022). The Influence of Financial Literacy and Financial Behavior on Investment Decision for Young Investor in Badung District, Bali. *Matrik : Jurnal Manajemen, Strategi Bisnis Dan Kewirausahaan*, 323.
<https://doi.org/10.24843/matrik:jmbk.2022.v16.i02.p11>
- Lissitsa, S., & Kol, O. (2016). Generation X vs. Generation Y – A decade of online shopping. *Journal of Retailing and Consumer Services*, 31, 304–312.
<https://doi.org/10.1016/j.jretconser.2016.04.015>
- Lupiyoadi, R., & Ikhsan, R. B. (2015). *Praktikum metode riset bisnis*. Salemba Empat.
- 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>
- Lusardi, A., Mitchell, O. S., & Curto, V. (2010). Financial Literacy among the Young. *Journal of Consumer Affairs*, 44(2), 358–380.
<https://doi.org/10.1111/j.1745-6606.2010.01173.x>
- Lusardi, A., & Mitchell, O. S. (2007). Financial Literacy and Retirement Preparedness: Evidence and Implications for Financial Education. *Business Economics*, 42(1), 35–44. <https://doi.org/10.2145/20070104>
- Lusk, S. L. (1992). Health promotion planning: An educational and environmental approach. *Patient Education and Counseling*, 19(3), 298.
[https://doi.org/10.1016/0738-3991\(92\)90152-9](https://doi.org/10.1016/0738-3991(92)90152-9)

- Marketeers. (2018). *Generasi Milenial Masih Pembelanja Online Terbesar di Indonesia*. Marketeers.Com. <https://www.marketeers.com/generasi-milenial-masih-pembelanja-online-terbesar-di-indonesia/>
- Mehr, A., & Cammack. (1981). *Bidang usaha asuransi penyadur*, A. Hasymi. Balai Aksara.
- Mitchell, W. C. (2008). *The Backward Art Of Spending Money*. McGraw-Hill Book Company, Inc.
- Mittal, M., & Vyas, R. K. (2009). A study of psychological reasons for gender differences in preferences for risk and investment decision making. *IUP Journal of Behavioral Finance*, 8(3).
- Mowen, M. M. (2008). *Cornerstone of managerial accounting*. Thomson.
- Muljono, T. P. (1990). *Manajemen perkreditan bagi bank komersil*. BPFE.
- Nur Rianto, A. A. (2012). *Lembaga Keuangan Syariah: Suatu Kajian Teoretis Praktis*. Pustaka Setia.
- O'Cass, A., & Frost, H. (2002). Status brands: examining the effects of non-product-related brand associations on status and conspicuous consumption. *Journal of Product & Brand Management*, 11(2), 67–88.
<https://doi.org/10.1108/10610420210423455>
- OECD. (2016). *OECD/INFE International Survey of Adult Financial Literacy Competencies*. Organization for Economic Co-Operation and Development. <https://www.oecd.org/finance/oecd-infe-survey-adult-financial-literacy-competencies.htm>
- Otoritas Jasa Keuangan. (2016). Perbankan. In *seri literasi keuangan perguruan tinggi*. Otoritas Jasa Keuangan.
<https://sikapiuangmu.ojk.go.id/FrontEnd/LiterasiPerguruanTinggi/book/book2/reader.html>
- Otoritas Jasa Keuangan. (2017). STRATEGI NASIONAL LITERASI KEUANGAN INDONESIA. In *SLNKI*.
- Parker, A. M., de Bruin, W. B., Yoong, J., & Willis, R. (2012). Inappropriate Confidence and Retirement Planning: Four Studies with a National Sample.

- Journal of Behavioral Decision Making*, 25(4), 382–389.
<https://doi.org/10.1002/bdm.745>
- Phillips, C. (2017, November 19). MILLENNIALS: CLUED IN OR CLUELESS? *Adage.Com*, 12–13. <https://adage.com/article/cmo-strategy/millennials-clued-clueless/122041>
- Programme for International Student Assessment. (2014). *PISA 2012 Results: Students and Money: Financial Literacy Skills for the 21st Century: Vol. Volume VI*. OECD. <https://doi.org/10.1787/9789264208094-en>
- Putri, N. M. D. R., & Rahyuda, H. (2017). PENGARUH TINGKAT FINANCIAL LITERACY DAN FAKTOR SOSIODEMOGRAFI TERHADAP PERILAKU KEPUTUSAN INVESTASI INDIVIDU. *E-Jurnal Ekonomi Dan Bisnis Universitas Udayana*, 6(9), 3407–3434.
<https://doi.org/10.24843/EEB.2017.v06.i09.p09>
- 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>
- Robb, C. A., & Woodyard, A. S. (2011). Financial Knowledge and Best Practice Behavior. *Journal of Financial Counseling and Planning*, 22(1), 60–70.
<https://ssrn.com/abstract=2061308>
- Salim, A. (2008). *Asuransi dan Manajemen Resiko*. Raja Grafindo Persada.
- Sevim, N., Temizel, F., & Sayılır, Ö. (2012). The effects of financial literacy on the borrowing behaviour of Turkish financial consumers. *International Journal of Consumer Studies*, 36(5), 573–579.
<https://doi.org/10.1111/j.1470-6431.2012.01123.x>
- Shaari, N. A., Hasan, N., Mohamed, R. K. M. H., & Jafri, M. A. (2013). Financial literacy: A Study Among the University Student. *Journal of Contemporary Research in Business*, 5(2), 279–299.
- Simamora, H. (2013). *Manajemen sumber daya manusia*. Bagian Penerbitan STIE YPKN.

- Simanjuntak, E. P. (1974). *Pertanggungan wajib*. Seksi Hukum Dagang, Fakultas Hukum, Universitas Gadjah Mada.
- <https://books.google.co.id/books?id=T7ECzQEACAAJ>
- sparks & honey. (2017). *Gen Z Complexities: You've Only Heard Half The Story*. sparksandhoney.com.
- Sugiyono. (2010). *Metode penelitian pendidikan : pendekatan kuantitatif, kualitatif, dan R&D*. Alfabeta.
- Sukirno, S. (2015). *Pengantar Teori Makroekonomi*. RajaGrafindo Persada.
- Sullivan, P., & Heitmeyer, J. (2008). Looking at Gen Y shopping preferences and intentions: exploring the role of experience and apparel involvement. *International Journal of Consumer Studies*, 32(3), 285–295.
<https://doi.org/10.1111/j.1470-6431.2008.00680.x>
- Suyatno, T. (1997). *Dasar-dasar perkreditan*. Gramedia Pustaka Utama.
- Wagland, S. P., & Taylor, S. M. (2009). WHEN IT COMES TO FINANCIAL LITERACY, IS GENDER REALLY AN ISSUE? *Australasian Accounting, Business and Finance Journal*, 3(1), 13–25.
- Widayat. (2010). PENENTU PERILAKU BERINVESTASI. *Journal of Innovation in Business & Economics*, 1(2), 111–127.
<https://doi.org/https://doi.org/10.22219/jibe.v1i02.4797>
- Widiyanto, J. (2010). SPSS For Windows untuk analisis data statistik dan penelitian. *Surakarta: Bp-Fkip Ums*, 51.
- Widyawati, I. (2012a). FAKTOR-FAKTOR YANG MEMPENGARUHI LITERASI FINANSIAL MAHASISWA FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS BRAWIJAYA. *Assets: Jurnal Akuntansi Dan Pendidikan*, 1(1), 89. <https://doi.org/10.25273/jap.v1i1.527>
- Widyawati, I. (2012b). FAKTOR-FAKTOR YANG MEMPENGARUHI LITERASI FINANSIAL MAHASISWA FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS BRAWIJAYA. *Assets: Jurnal Akuntansi Dan Pendidikan*, 1(1), 89. <https://doi.org/10.25273/jap.v1i1.527>

Youngontop. (2022, October 25). *Generasi Milenial dan Generasi Z, Ini Dia Bedanya!* Youngontop.Com. <https://www.youngontop.com/generasi-milenial-dan-generasi-z-ini-dia-bedanya/>

Yushita, A. N. (2017). PENTINGNYA LITERASI KEUANGAN BAGI PENGELOLAAN KEUANGAN PRIBADI. *Nominal, Barometer Riset Akuntansi Dan Manajemen*, 6(1).

<https://doi.org/10.21831/nominal.v6i1.14330>

