

DAFTAR PUSTAKA

- Adesina, A. A., & Ayo, C. K. (2022). The Role of Digital Financial Literacy and Trust in Fintech Adoption on Investment Decision. *International Journal of Financial Technology*, 15((3)), 245-268.
- Ajzen. (1991a). *The Theory of Planned Behavior*.
- Ajzen. (1991b). The Theory of Planned Behavior and Human Decision Processes. *Tagliche Praxis*, 50(1), 179–211.
- Ananda, R., & Pratama, D. (2021). *Literasi keuangan dan perilaku investasi generasi muda*. Penerbit Andi.
- Anisa, F., & Rachmawati, S. (2021). Pengaruh literasi keuangan digital terhadap perilaku keuangan mahasiswa. *Jurnal Manajemen Keuangan*, 15(3), 112–128.
- Artia, N., & Munandar, A. (2021). The influence of digital financial literacy on financial behavior and investment decision of Generation Z. *International Journal of Finance and Banking Studies*, 10(1), 23–28.
- Fatemi, A., & Fooladi, I. (2022). The role of *Sustainable Finance Literacy* in shaping green investment preference. *Journal of Sustainable Finance & Investment*, 12(4), 567–585.
- Filippini, M., Leippold, M., & Wekhof, A. (2022). *Sustainable Finance Literacy: Concept and implications*.
- Filippini, M., Leippold, M., & Wekhof, T. (2024). *Sustainable financial literacy framework: A comprehensive guide*. Springer International Publishing.
- Filippini, M., Leippold, M., & Wekhof, T. (2022). *Sustainable Finance Literacy* and the determinants of sustainable investing. *Journal of Banking & Finance*, 142, 106–125.
- Filippini, M., Panuccio, A., & Rossi, L. (2022). The effect of sustainable financial literacy on responsible and long-term investment decision in the capital market. *European Financial Management*, 28(3), 789–812.
- George, D., & Mallery, P. (2010). *SPSS for Windows step by step: A simple guide and reference* (10th ed.). Pearson Education.
- Ghozali. (2018). *Aplikasi Analisis Multivariate dengan Program IBM SPSS 25*. Badan Penerbit Universitas Diponegoro, Semarang.
- Hair, J. F., Black, W. C., Babin, B. J., & Anderson, R. E. (2014). *Multivariate data analysis* (7th ed.). Pearson Education Limited.

- Hidayat, R., & Hartono, S. (2020). The effect of financial literacy on individual investment decision in capital market. *Journal of Economics and Business*, 18(2), 156–172.
- Hutabarat, T., & Pratama, R. (2021). Literasi keuangan digital dan pengaruhnya terhadap pengambilan keputusan keuangan. *Jurnal Ekonomi Digital*, 9(1), 34–52.
- Kuungan, O. J. (2023a). *Roadmap keuangan berkelanjutan Indonesia 2023-2025*. OJK.
- Kuungan, O. J. (2023b). *Survei nasional literasi dan inklusi keuangan 2023*. OJK.
- Mittal, S., & Sharma, R. (2023). The role of *Sustainable Finance Literacy* in shaping ethical investment behavior and decision making. *Journal of Business Ethics*, 187(2), 345–368.
- Muganyi, T., Yan, L., & Sun, H. (2021). The impact of *Sustainable Finance Literacy* on ESG-based investment decision. *Sustainability*, 13(18), 10182.
<https://doi.org/10.3390/su131810182>
- OECD. (2025). *Financial literacy and sustainable finance: Bridging the gap*. OECD Publishing.
- Pradana, A., & Mulyani, S. (2022). Pengaruh media sosial dan norma subjektif terhadap keputusan investasi mahasiswa generasi Z. *Jurnal Manajemen Dan Bisnis*, 14(2), 89–105.
- Pradana, A., & Mulyani, S. (2023). Faktor-faktor yang mempengaruhi keputusan investasi mahasiswa di era digital. *Jurnal Keuangan Dan Perbankan*, 17(1), 45–63.
- Prasad, K., Meghwal, D., & Dayama, V. (2018). The effect of digital financial literacy on individual investment decision in emerging market countries. *International Journal of Research in Management & Social Science*, 6(1), 28–35.
- Putri, R. A., & Haryono, T. (2023). Literasi keuangan digital dan kualitas keputusan investasi mahasiswa. *Jurnal Ekonomi Dan Keuangan*, 11(4), 234–251.
- Putri, S., & Handayani, R. (2023). Pengaruh FOMO dan herding behavior terhadap keputusan investasi generasi Z. *Jurnal Psikologi Keuangan*, 8(2), 78–94.
- Rahima, N., & Anindya, R. (2023). Pengaruh literasi keuangan terhadap keputusan investasi mahasiswa. *Jurnal Akuntansi Dan Keuangan*, 19(1), 56–72.
- Rahmawati, D., & Nugroho, H. (2023). The effect of *Sustainable Finance Literacy* on investment decision among university students in emerging economies. *Asian Journal of Business and Economics*, 15(3), 112–134.
- Ramadhan, M. R., & Yuliana, I. (2024). Literasi keuangan digital dan bias perilaku dalam keputusan investasi mahasiswa. *Jurnal Akuntansi Dan Keuangan*, 26(1), 45–58.
- Ramadhan, F., & Yuliana, I. (2024). The effect of digital financial literacy on behavioral biases in investment decision making. *Journal of Behavioral Finance*, 25(1), 45–67.

- Ramadhan, M. R., & Yuliana, I. (2022). Theory of planned behavior dan keputusan investasi mahasiswa. *Jurnal Riset Manajemen*, 16(3), 145–162.
- Sari, D. P., & Anwar, M. (2022). Pengaruh literasi keuangan digital terhadap keputusan investasi mahasiswa di era ekonomi digital. *Jurnal Manajemen Indonesia*, 20(2), 178–195.
- Sari, M., & Nugroho, A. (2021). Behavioral finance dan bias kognitif dalam keputusan investasi generasi muda. *Jurnal Keuangan Perilaku*, 7(1), 23–41.
- Sari, R., Nugroho, B., & Lestari, P. (2023). The influence of financial literacy on investment decision among university students. *Journal of Financial Education*, 49(2), 89–108.
- Setiawan, M., Effendi, N., Santoso, T., Dewi, V. I., & Sapulette, M. S. (2022). Digital financial literacy, current behavior of saving and spending and its future foresight. *Economics of Innovation and New Technology*, 31(4), 320–338. <https://doi.org/10.1080/10438599.2020.1799142>
- Sugiono. (2019). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
- Wibowo, A., & Sari, L. (2022). Literasi keuangan digital dan pengelolaan keuangan pribadi mahasiswa. *Jurnal Ekonomi Pembangunan*, 13(2), 67–85.
- Wulandari, S., & Prabowo, A. (2024). The impact of *Sustainable Finance Literacy* on the quality of investment decision in the digital investment era. *Digital Finance Review*, 6(1), 34–56.
- Yucel, S., Kocak, E., & Demir, M. (2023). The influence of sustainable finance education on green investment decision among young investors. *Journal of Cleaner Production*, 385, 135–152. <https://doi.org/10.1016/j.jclepro.2022.135152>