

DAFTAR PUSTAKA

- Addury, Multazam Mansyur, Anton Priyo Nugroho, and Salehuddin Khalid. "The Intention of Investing Sharia Stocks on Millennials: The Role of Sharia Financial Literacy." *Ihtifaz: Journal of Islamic Economics, Finance, and Banking* 3, no. 2 (2020): 89–104.
- Afriani, Dila, and Halmawati. "Pengaruh Cognitive Dissonance Bias, Overconfidence Bias Dan Herding Bias Terhadap Pengambilan Keputusan Investasi." *Jurnal Eksplorasi Akuntansi* 1, no. 4 (2019): 1650–65.
- Agustina, Dian, Atik UI Mussanadah, Destya Winda Kholifah, and Sarniati Sarniati. "Pengaruh Perceived Risk Dan Herding Behavior Terhadap Intensi Berinvestasi Dengan Covid-19 Sebagai Variabel Pemoderasi." *Global Financial Accounting Journal* 6, no. 1 (2022): 39. <https://doi.org/10.37253/gfa.v6i1.6494>.
- Alfarisi, Mohamad Fany, A. Agestayani, and Silvi Delfiani. "The Impact of Islamic Economics and Finance Courses on Islamic Financial Literacy." *Iqtishadia* 13, no. 2 (2020): 197–213. <https://doi.org/10.21043/iqtishadia.v13i2.7757>.
- Anggraini, Beti, Lena Tiara Widya, Desi Isnaini, and Yeti Afrida Indra. *Acad Tabarru' & Tijarah Dalam Tinjauan Fiqih Muamalah*. Bengkulu: Sinar Jaya Berseri, 2022.
- Apriyanti, Metha Dwi, and Safina, Ananda Aulia. "Pengetahuan Investasi Dan Literasi Keuangan Terhadap Minat Investasi Bagi Di Pasar Modal." *Keuangan Dan Manajemen* 19, no. 2 (2023): 2528–1097.
- Apriyanti, Tutik, Sri Astuti, and Ichsan Setiyo Budi. "Analisis Faktor-Faktor Yang Mempengaruhi Tingkat Literasi Keuangan Mahasiswa (Studi Kasus Pada Mahasiswa Fakultas Ekonomi Dan Bisnis UPN 'Veteran' Yogyakarta)." *Behavioral Accounting Journal* 4, no. 1 (2021): 276–86.
- Ayesha, Ivonne, and dkk. *Digital Marketing (Tinjauan Konseptual)*. Padang: Global Eksekutif Teknologi, 2022.
- Bacha, Obiyathulla Ismat, and Abbas Mirakhор. *Islamic Capital Markets A Comparative Approach*. Singapore: World Scientific, 2019.
- Baihaqqy, Mohammad Rizaldy Insan, Disman, Nugraha, and Maya Sari. "The Correlation between Education Level and

- Understanding of Financial Literacy and Its Effect on Investment Decisions in Capital Markets.” *Journal of Education and E-Learning Research* 7, no. 3 (2020): 311. <https://doi.org/10.20448/JOURNAL.509.2020.73.306.313>.
- Baker, H. Kent, and Victor Ricciardi. *Investor Behavior: The Psychology of Financial Planning and Investing*. Canada: Wiley, 2014.
- Bakhri, Syaeful. “Minat Mahasiswa Dalam Investasi Di Pasar Modal.” *Al-Amwal : Jurnal Ekonomi Dan Perbankan Syari'ah* 10, no. 1 (2018): 146.
- “Bibit.Id Raih Dua Penghargaan Sebagai Fintech Terbaik.” Antara News, 2021. <https://banten.antaranews.com/berita/195045/bibitid-raih-dua-penghargaan-sebagai-fintech-terbaik>.
- Bibit. “Tentang Bibit,” 2023. <https://faq.bibit.id/id/category>.
- Bikhchandani, Sushil, and Sunil Sharma. “Herd Behavior in Financial Markets.” *International Monetary Fund* 47, no. 3 (2001).
- Cao, Minh Man, Nhu Ty Nguyen, and Thanh Tuyen Tran. “Behavioral Factors on Individual Investors’ Decision Making and Investment Performance: A Survey from the Vietnam Stock Market.” *Journal of Asian Finance, Economics and Business* 8, no. 3 (2021): 845–53. <https://doi.org/10.13106/jafeb.2021.vol8.no3.0845>.
- Chandra, Abhijeet, and Ravinder Kumar. “Factors Influencing Indian Individual Investor Behaviour: Survey Evidence.” *SSRN Electronic Journal* 30, no. 3 (2012): 26–32.
- Chen, Haiyang, and Ronald P. Volpe. “An Analysis of Personal Financial Literacy among College Students.” *Financial Services Review* 7, no. 2 (1998): 107–28.
- Chin, Wynne W. *The Partial Least Squares Approach to Structural Equation Modeling. Modern Methods for Business Research*. New Jersey: Lawrence Earlbaum Associates, 1998.
- Cupian, Muhammad Al Ayyubi Ikhwan, and Alfiah Hasanah. “Analisis Pengaruh Faktor Eksternal Dan Internal Terhadap Tingkat Permintaan Sukuk Ritel SR008.” *Al-Tijary* 15, no. 2 (2021): 9–25.
- Darmawan, Akhmad, Kesih Kurnia, and Sri Rejeki. “Pengetahuan Investasi, Motivasi Investasi, Literasi Keuangan Dan Lingkungan Keluarga Pengaruhnya Terhadap Minat

- Investasi Di Pasar Modal.” *Jurnal Ilmiah Akuntansi Dan Keuangan* 8, no. 2 (2019). <https://doi.org/10.32639/jiak.v8i2.297>.
- DPMTSP. “Rencana Strategis (RENSTRA).” Kudus, 2022.
- Faniyah, Iyah. *Kepastian Hukum Sukuk Negara Sebagai Instrumen Investasi Di Indonesia*. Yogyakarta: Deepublish, 2018.
- “FAQ Bibit.” Bibit. Accessed April 16, 2024. <https://faq.bibit.id/id>.
- Fauziah, Eva, Muhammad Yunus, and Muhammad Yandi. “Santri Persis Cipada 16’s Literacy Level on School-Based Islamic Cooperatives.” *Advances in Social Science, Education and Humanities Research* 409 (2020): 570–74.
- Ferreira-Schenk, Suné, Zandri Dickason-Koekemoer, and Naveed Hussain Shah. “Factors Influencing Individuals’ Short-Term Investment Intentions.” *International Journal of Economics and Financial Issues* 11, no. 4 (2021).
- Fitriyani, Sari, and Saiful Anwar. “Pengaruh Herding , Experience Regret Dan Religiosity Terhadap Keputusan Investasi.” *Jurnal Ekonomi Syariah Teori Dan Terapan* 9, no. 1 (2022): 72. <https://doi.org/10.20473/vol9iss20221pp68-77>.
- Fridana, Ifanda Ogix, and Nadia Asandimitra. “Analisis Faktor Yang Memengaruhi Keputusan Investasi.” *Jurnal Muara Ilmu Ekonomi Dan Bisnis* 4, no. 2 (2020).
- Guo, Jiaqi, Phil Holmes, and Ali Atlanlar. “Is Herding Spurious or Intentional? Evidence from Analyst Recommendation Revisions and Sentiment.” *International Review of Financial Analysis* 71, no. 101539 (2020).
- Hair et al. *Multivariate Data Analysis*. Seventh Ed. New Jersey: Prentice Hall, 2010.
- Hamid, Rahmad Soling, and Suhardi M Anwar. *Structural Equation Modelling (SEM) Berbasis Varian: Konsep Dasar Dan Aplikasi Dengan Program SmartPLS 3.2.8 Dalam Riset Bisnis*. Jakarta: PT Inkubator Penulis Indonesia, 2019.
- Herlina, Bram Hadianto, Jacinta Winarto, and Niken Angginia Nastiti Suwarno. “The Herding and Overconfidence Effect on the Decision of Individuals to Invest Stocks.” *Journal of Economics and Business* 3, no. 4 (2020).
- Hermawan, Sgit, and Amirullah. *Metode Penelitian Bisnis (Pendekatan Kuantitatif & Kualitatif)*. Malang: MNC Publishing, 2016.

- IDX Islamic. "Surat Berharga Syariah Negara." IDX Islamic, 2019.
- Jain, Riidhi, Dipasha Sharma, Abhishek Behl, and Aviral Kumar Tiwari. "Predictors of Investment Intention in Indian Stock Markets: Extending The Theory of Planned Behaviour." *International Journal of Emerging Markets* 18, no. 12 (2023): 5680–5706.
- Jamshidinavid, Babak, Mojtaba Chavoshani, and Shahla Amiri. "The Impact of Demographic and Psychological Characteristics on the Investment Prejudices in Tehran Stock." *European Journal of Business and Social Sciences* 1, no. 5 (2012): 49.
- Julio Lobao. *New Advances in Behavioural Finance*. United Kingdom: Cambridge Scholars Publishing, 2021.
- Kusumastuti, Adhi, Ahmad Khoiron Mustamil, and Taofan Ali Achmadi. *Metodologi Penelitian Kuantitatif*. Yogyakarta: Deepublish, 2020.
- Lestari et al. *Manajemen Keuangan*. Padang: Global Eksekutif Teknologi, 2022.
- M.M Sulphey. *Behavioral Finance*. Delhi: PHI Learning Private Limited, 2014.
- Majid, Rifaldi, and Rizky Aditya Nugraha. "Crowdfunding and Islamic Securities: The Role of Financial Literacy." *Journal of Islamic Monetary Economics and Finance* 8, no. 1 (2022): 98. <https://doi.org/10.21098/jimf.v8i1.1420>.
- Makar, S. V., A. V. Yarashevab, and D. I. Markov. "Financial Behavior as a Result of People's Interaction in the Socio-Economic Space." *Finance: Theory and Practice* 26, no. 3 (2022): 157–68.
- Malkan, Malkan, Indra Kurniawan, and Noval Noval. "Pengaruh Pengetahuan Tentang Pasar Modal Syariah Terhadap Minat Investasi Saham Di Pasar Modal Syariah." *Jurnal Ilmu Perbankan Dan Keuangan Syariah* 3, no. 1 (2018).
- Narimawati, Umi, Jonathan Sarwono, Azhar Affandi, and Sidik Pradiana. *Ragam Analisis Dalam Metode Penelitian Untuk Penulisan Skripsi, Tesis, & Disertasi*. Yogyakarta: Andi Offset, 2020.
- Nawatmi, Sri. "Etika Bisnis Dalam Perspektif Islam [Business Ethics in Islamic Perspective]." *Iqtishodiyah : Jurnal Ekonomi Dan Bisnis Islam* 9, no. 1 (2010): 50–59.

- Nawi, Farah Amalina Md, Muhammad Ridhwan Ab Aziz, and Syahidawati Shahwan. "Conceptualizing the Influence of Religiosity and Islamic Financial Knowledge on Islamic Financial Behaviours." *International Journal of Academic Research in Business and Social Sciences* 12, no. 11 (2022): 2640–59.
- Nawi, Farah Amalina Md, Wan Mohd Nazri Wan Daud, Puspa Liza Ghazali, Ahmad Shukri Yazid, and Zelhuda Shamsuddin. "Islamic Financial Literacy: A Conceptualization and Proposed Measurement." *International Journal of Academic Research in Business and Social Sciences* 8, no. 12 (2018).
- Nesia, Satya, and Irin Widayati. "Efek Motivasi Investasi Sebagai Moderator Pengaruh Pengetahuan Investasi Dan Perilaku Keuangan Terhadap Minat Investasi." *Jurnal Pendidikan Akuntansi (JPAK)* 10, no. 3 (2022): 267–81.
- Nitasari, Desi. "Pengaruh Suku Bunga Deposito, Nilai Tukar Dan Inflasi Terhadap Harga Obligasi Pemerintah Yang Terdaftar Di Bursa Efek Indonesia Periode 2011-2017." *Permana: Jurnal Perpajakan, Manajemen, Dan Akuntansi* 10, no. 1 (2018): 1–20.
- Nofsinger, John R. *The Psychologi of Investing*. New York: Routledge, 2016.
- Ortega, Sultan Laska, and R.A Sista Paramita. "Pengaruh Literasi Keuangan , Kemajuan Teknologi , Investasi Di Pasar Modal." *Sibatik Journal: Jurnal Ilmiah Bidang Sosial, Ekonomi, Budaya, Teknologi Dan Pendidikan* 2, no. 2 (2023).
- Otoritas Jasa Keuangan. "Laporan Perkembangan Keuangan Syariah Indonesia." Jakarta, 2022.
- _____. "Siaran Pers: Survei Nasional Literasi Dan Inklusi Keuangan Tahun 2022." *Otoritas Jasa Keuangan*. Jakarta, 2022.
- _____. "Strategi Nasional Literasi Keuangan Indonesia 2021-2025." Jakarta, 2021.
- Özsu, Hilal Hümeyra. "Empirical Analysis Of Herd Behavior In Borsa Istanbul." *International Journal of Economics Science* IV, no. 4 (2015): 27–52.
- Pardiansyah, Elif. "Investasi Dalam Perspektif Ekonomi Islam: Pendekatan Teoritis Dan Empiris." *Economica: Jurnal*

- Ekonomi Islam* 8, no. 2 (2017): 337–73.
- Puspitasari, Vania Evanita, Fitri Yetty, and Siwi Nugraheni. “Pengaruh Literasi Keuangan Syariah, Persepsi Imbal Hasil, Dan Motivasi Terhadap Minat Investasi Di Pasar Modal Syariah.” *Journal of Islamic Economics and Finance Studies* 2, no. 2 (2021): 122–37.
- Putranti, Latifah. “Big Five Personality Traits, Demography And Overconfidence.” *Bisman* 3, no. 1 (2020): 15–21.
- Putri, Ika Diah Rahma Putri, and Bambang Sudiyanto. “Pengaruh Financial Literacy, Herding Dan Regret Aversion Bias Terhadap Keputusan Investasi Generasi Milenial.” *Management Studies and Entrepreneurship Journal* 4, no. 4 (2023): 4198–4209.
- Rahayu, Adik Duwi, Aditya Putra, Chiata Oktaverina, and Regina Aulia Ningtyas. “Analisis Faktor Faktor Determinan Dan Perilaku Herding Di Pasar Saham.” *Image : Jurnal Riset Manajemen* 8, no. 2 (2019): 45–59.
- Rahman, Fauziah, and Sucitra Dewi. “Pengaruh Overconfidence, Gambler’s Fallacy Dan Loss Aversion Terhadap Keputusan Investasi Di Sumatera Utara.” *Jurnal Riset Akuntansi Dan Bisnis* 23, no. 1 (2023).
- Remund, David L. “Financial Literacy Explicated : The Case for a Clearer Definition in an Increasingly Complex Economy.” *Journal of Consumers Affairs* 44, no. 2 (2010): 4–5. <https://doi.org/10.1111/j.1745-6606>.
- Riyanto, Slamet, and Aglis Andhira Hatmawan. *Metode Riset Penelitian Kuantitatif Penelitian Di Bidang Manajemen, Teknik, Pendidikan Dan Eksperimen*. Yogyakarta: Deepublish, 2020.
- Robertson, Rolan, and Kathleen E. White. *The Blackwell Companion to Globalization*. Australia: Blackwell Publishing, 2007.
- Roemanasari, Febrita, Jenny Sabela, and Sulistya Rusgianto. “Islamic Financial Literacy and Financial Behavior.” *JIET: Jurnal Ilmu Ekonomi Terapan* 7, no. 2 (2022): 239–50.
- Rona, I Wayan, Ni Kadek Sinarwati, and Ni Made Suci. “Determinan Minat Investasi Saham Pada Mahasiswa.” *Studi Akuntansi Dan Keuangan Indonesia* 6, no. 1 (2023): 15.
- Rusmini et al. “Instrumen-Instrumen Pasar Modal Syariah Sebagai Salah Satu Produk Pada Lembaga Keuangan Non Bank

- Syariah.” *Jurnal Al-Tsaman* 4, no. 2 (2022): 122–38.
- Saputra, Gede Wisnu, and Agus Fredy Maradona. “The Effect of Herding Behavior on Millennial Generation Intentions in Investing Crypto Assets.” *International Journal of Social Science and Business* 7, no. 2 (2023): 326–34.
- Sarwono, Jonathan, and Umi Narimawati. *Membuat Skripsi, Tesis, Dan Disertasi Dengan Partial Least Square SEM (PLS SEM)*. Yogyakarta: Andi Offset, 2015.
- Scholte, Jan Aart. ““ What Is Globalization? The Definitional Issue – Again.”” *CSGR Working Paper*, no. 109 (2002): 1–34.
- Singh, Shucita, and Silpha Bahl. *Behavioural Finance*. India: Vikas Publishing House, 2015.
- Soekarno, Subiakto, and Sylvina Maya Damayanti. *Manajemen Perencanaan Keuangan*. Jakarta: Prenada, 2021.
- Sugiyono. *Metode Penelitian Bisnis*. Bandung: Alfabeta, 2004.
- _____. *Metode Penelitian Kuantitatif, Kualitatif, Dan R&D*. Bandung: Alfabeta, 2013.
- _____. *Metodologi Penelitian Manajemen*. Bandung: Alfabeta, 2018.
- Sukmawati, Anastasia Suci, and Dkk. *Metode Penelitian Kuantitatif (Teori Dan Penerapan Praktis Analisis Data Berbasis Studi Kasus)*. Jambi: Sonpedia Publishing Indonesia, 2023.
- Sunaryono, Marjono, Yuniarti, Dede Hertina, Ervina Wati, Listiana Sri Mulatsih, Caecilla Sri Haryanti, Liestyowati, and Parju. *Buku Ajar Manajemen Keuangan II*. Jambi: Sonpedia Publishing Indonesia, 2023.
- Supramono et al. *Keuangan Berbasis Perilaku*. Yogyakarta: Andi Offset, 2018.
- “Surat Berharga Negara.” Bibit. Accessed April 16, 2024. <https://bibit.id/sbn>.
- Sutikso, and Mery Ramadani. “Analisis Fundamental, Dividen, Overconfidence Dan Promosi Terhadap Keputusan Investasi Di Pasar Modal.” *Jurnal Ekonomi Vokasi* 4, no. 2 (2021): 56–57.
- Tumewu, Ferdinand. “Minat Investor Muda Untuk Berinvestasi Di Pasar Modal Melalui Teknologi Fintech.” *Jurnal Ilmiah Manajemen Bisnis Dan Inovasi Universitas Sam Ratulangi* 6, no. 2 (2019): 133–45.
- Umam, Khaerul, and Herry Sutanto. *Manajemen Investasi*.

- Bandung: Pustaka Setia, 2017.
- Utama, Dhiani Nadya. "Sekilas Tentang Bibit, Agen Reksa Dana Yang ‘Bersitegang’ Dengan Sinarmas." Bisnis.com, 2020. <https://market.bisnis.com/read/20200528/92/1245795/sekilas-tentang-bibit-agen-reksa-dana-yang-bersitegang-dengan-sinarmas>.
- Varisa, Carin, Early Ridho Kismawadi, and Zulfa Eliza. "Pengaruh Inflasi, Sertifikat Bank Indonesia Syariah Dan Nilai Tukar Terhadap Perkembangan Sukuk Di Indonesia." *JIM: Jurnal Ilmiah Mahasiswa* 3, no. 2 (2021): 199–221.
- Virigineni, Mydhili, and M Bhaskara Rao. "Contemporary Developments in Behavioral Finance" 7, no. 1 (2017): 448–59.
- Vitmiasih, Satia Nur Maharani, and Dwi Narullia. "Pengambilan Keputusan Investasi Rasional: Suatu Tinjauan Dari Dampak Perilaku Representativeness Bias Dan Hearing Effect." *Jati: Jurnal Akuntansi Terapan Indonesia* 4, no. 1 (2021): 1–13.
- Wiryaningtyas, Dwi Perwitasari. "Behavioral Finance Dalam Pengambilan Keputusan." *UNEJ E-Proceeding*, 2016, 340.
- Yamani, Az Zahra Nabilah, and Misbahul Munir. "The Effect of Financial Self-Efficacy on Student Investment Interest Mediated by Financial Literacy." *Almana : Jurnal Manajemen Dan Bisnis* 7, no. 2 (2023).
- Yang, Marvello, Abdullah Al Mamun, Muhammad Mohiuddin, Sayed Samer Ali Al-Shami, and Noor Raihani Zainol. "Predicting Stock Market Investment Intention and Behavior Among Malaysian Working Adults Using Partial Least Squares Structural Equation Modeling." *Mathematics* 9, no. 8 (2021): 1–14.
- Yulianti, Sylvania Dwi, and Selfira Salsabilla. "Determinants of Investment Intention in Sharia Stocks." *Asian Journal of Islamic Management* 4, no. 2 (2022): 126–37.
- Yuwono, Wisnu, and Chintia Elmadiani. "The Effect of Emotional Contagion, Availability Bias, Overconfidence, Loss Aversion, and Herding on Investment Decisions in the Millennial Generation During the Beginning of the Covid-19 Pandemic." In *Proceedings Series Journals Search EAI Proceedings of the 1st International Conference on Law, Social Science, Economics, and Education, (ICLSSEE)*. Jakarta: EUDL European Union Digital Library, 2021.

<https://doi.org/10.4108/eai.6-3-2021.2306475>.

Zait, Adriana, and Patricea Elena Bertea. "Financial Literacy-Conceptual Definition and Proposed Approach for a Measurement Instrument." *Journal of Accounting and Management* 4, no. 3 (2014).

