

## DAFTAR PUSTAKA

- 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)
- Amin, N. F., Garancang, S., & Abunawas, K. (2023). Konsep umum populasi dan sampel dalam penelitian. *Pilar*, 14(1), 15-31.
- Asrulla, R., Jailani, M. S., & Jeka, F. (2023). Populasi dan sampling (kuantitatif), serta pemilihan informan kunci (kualitatif) dalam pendekatan praktis. *Jurnal Pendidikan Tambusai*, 7(3), 26320-26332.
- Bappebti.go.id. Maret 2023. *Laporan Kerja 2022*. Diakses pada 14 September 2025,  
<https://bappebti.go.id/resources/docs/Lapkin%20Bappebti%202022.pdf>
- Bauer, R. (1960). Consumer Behavior as Risk Taking Mass. In D. F. Cox., *Risk Taking and Information Handling in Consumer Behavior* (pp. 389-398). Cambridge: Harvard University Press.
- Baveja, G. S., & Verma, A. (2024). Impact of financial literacy on investment decisions and stock market participation using extreme learning machines. *arXiv preprint arXiv:2407.03498*.  
<https://doi.org/10.48550/arXiv.2407.03498>
- Becker, G. S. (1993). *Human Capital: A Theoretical and Empirical Analysis, with Special Reference to Education* (3rd ed.). Chicago: University of Chicago Press. <http://dx.doi.org/10.7208/chicago/9780226041223.001.0001>
- Berlian, L. (2022). Pengembangan Instrumen Tes Literasi Sains Pada Tema Yuk Makan Talas Beneng Untuk Calon Guru Ipa Annisa. 3(11), 1–9.
- Candra, L. D., & Abdullah, A. (2023). Pengaruh Pengetahuan Investasi, Persepsi Resiko Dan Literasi Keuangan Syariah Terhadap Minat Investasi Dengan Cryptocurrency. *Syarikat: Jurnal Rumpun Ekonomi Syariah*, 6(2), 478-492.  
[https://doi.org/10.25299/syarikat.2023.vol6\(2\).14538](https://doi.org/10.25299/syarikat.2023.vol6(2).14538)
- 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)

- Cunningham, L. F., Gerlach, J. H., Harper, M. D., & Young, C. E. (2005). Perceived risk and the consumer buying process: Internet airline reservations. *International Journal of Service Industry Management*, 16(4), 357–372. <https://doi.org/10.1108/09564230510614004>
- Efendioğlu, İ. H. (2022). Can i invest in metaverse? The effect of obtained information and perceived risk on purchase intention by the perspective of the information adoption model. *arXiv preprint arXiv:2205.15398*. <https://doi.org/10.48550/arXiv.2205.15398>
- Featherman, M. S., & Pavlou, P. A. (2003). Predicting e-services adoption: A perceived risk facets perspective. *International Journal of Human Computer Studies*, 59(4), 451–474. [https://doi.org/10.1016/S10715819\(03\)00111-3](https://doi.org/10.1016/S10715819(03)00111-3)
- Fröhlich, M., Waltenberger, F., Trotter, L., Alt, F., & Schmidt, A. (2022, June). Blockchain and cryptocurrency in human computer interaction: a systematic literature review and research agenda. In *Proceedings of the 2022 ACM Designing Interactive Systems Conference* (pp. 155-177). <https://doi.org/10.48550/arXiv.2204.10857>
- Gunawan, W., Kristiastuti, F., & Sari, U. K. (2022). PENGARUH LITERASI KEUANGAN TERHADAP MINAT INVESTASI PADA MAHASISWA FAKULTAS EKONOMI UNIVERSITAS NURTANIO BANDUNG. *Jurnal Bisnis, Manajemen & Ekonomi*, 19(2), 494–512. <https://doi.org/10.33197/jbme.vol19.iss2.2021.823>
- Halim, M. P., Matoati, R., Viana, E. D., & Suryawati, R. F. (2022). Pengaruh Literasi Keuangan dan Green Perceived Risk terhadap Keputusan Investasi Milenial Jawa Barat. *Jurnal Manajemen Dan Organisasi*, 13(2), 203-212. <https://doi.org/10.29244/jmo.v13i2.31716>
- Huda, N., & Hambali, R. (2020). Risiko dan tingkat keuntungan investasi cryptocurrency. *Jurnal Manajemen Dan Bisnis: Performa*, 17(1), 72-84.
- 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>
- Isranto, S. D. & Setyani, N. S. S. (2020). Pengaruh Literasi Keuangan dan Perilaku Keuangan Terhadap Minat Investasi Mahasiswa Stkip PGRI Jombang. In *Prosiding Conference on Research and Community Services* (Vol. 2, No. 1, pp. 223-230).

- Jacoby, Jacob & Kaplan, Leon. (1972). The Components Of Perceived Risk. *Advances in Consumer Research*, 3. [https://www.researchgate.net/publication/247814928\\_The\\_Components\\_Of\\_Perceived\\_Risk](https://www.researchgate.net/publication/247814928_The_Components_Of_Perceived_Risk)
- Jayadi, H. (2025). Pengaruh Literasi Keuangan dan Persepsi Risiko terhadap Keputusan Investasi Cryptocurrency dengan Fear of Missing Out (FoMO) sebagai Variabel Mediasi pada Generasi Z di Indonesia (Doctoral dissertation, Universitas Muhammadiyah Malang).
- Johan, I. R., & Azarian, S. A. (2025). PERSEPSI RISIKO, FINANCIAL SELF-EFFICACY DAN MINAT INVESTASI EMAS PADA GENERASI Z: Risk Perception, Financial Self-Efficacy, and Interest in Gold Investment among Gen-Z. *Jurnal Ilmu Keluarga Dan Konsumen*, 18(1), 26-37. <https://doi.org/10.24156/jikk.2025.18.1.26>
- Kadek Diah Listiyani Putri, & I Gusti Ayu Nyoman Budiasih. (2023). Pengaruh Pengetahuan Investasi, Persepsi Risiko, Return, dan Motivasi pada Minat Mahasiswa Berinvestasi Cryptocurrency. *Jurnal Ilmiah Dan Karya Mahasiswa*, 1(5), 181–197. <https://doi.org/10.54066/jikma.v1i5.785>
- Khan, R. A. A., & Sadiq, M. N. (2018). Financial literacy, risk perception, and investment intention among youth in Pakistan. *International Journal of Management Sciences and Business Research*, 7(5), 2226-8235.
- Kumar, P., Beg, S., & Shafeeq, M. (2025). Understanding Investor Behavior: The Impact of Risk Perception, Financial Stress, and Literacy on Investment Decisions. *The Review of Finance and Banking*, 17(1), 25-40. <http://dx.doi.org/10.24818/rfb.25.17.01.02>
- Kurniawan, Y. I., & Durya, N. P. M. A. (2025). Analisis Pengaruh Literasi Keuangan, Perilaku Keuangan dan Pendapatan terhadap Keputusan Investasi: Studi Kasus pada Mahasiswa Program Studi Akuntansi Fakultas Ekonomi dan Bisnis Universitas Dian Nuswantoro Semarang. *Jurnal Bisnis Mahasiswa*, 5(1), 129–145. <https://doi.org/10.60036/jbm.v5i1.314>
- Laita, R. H. (2025). Kritik Terhadap Lemahnya Penegakan Hukum Dalam Kasus Cybercrime Peretasan Platform Kripto Indodax 2024. *Iuris Studia: Jurnal Kajian Hukum*, 6(2), 218-228. <https://doi.org/10.55357/is.v6i2.888>

- Lestari, N. P., & Ramadhani, A. A. (2024, November). Pengaruh fear of missing out (FoMO) dan literasi keuangan terhadap keputusan investasi di kalangan mahasiswa:(Studi kasus pada kalangan mahasiswa di Pulau Jawa). *In Seminar Nasional Akuntansi dan Manajemen PNJ* (Vol. 5, No. 1).
- Lusardi, A., & Mitchell, O. S. (2014). The economic importance of financial literacy: Theory and evidence. *American Economic Journal: Journal of Economic Literature*, 52(1), 5-44. DOI: [dx.doi.org/10.1257/jel.52.1.5](https://doi.org/10.1257/jel.52.1.5)
- Mulatsih, L. S., Tawil, M. R., Lianti, L., Wendy, W., & Ristati, R. (2023). Pengaruh Investmen Knowledge, Self Efficacy Dan Perceived Risk Terhadap Minat Mahasiswa Investasi Saham. *Jurnal Ilmiah Edunomika*, 8(1). <https://doi.org/10.29040/jie.v8i1.11625>
- Nasution, M. Z. Z. B., Hakim, A., & Maulana, A. (2025). TANTANGAN DAN STRATEGI DALAM MANAJEMEN RISIKO INVESTASI CRYPTOCURRENCY DI INDONESIA. *JOURNAL OF SCIENCE AND SOCIAL RESEARCH*, 8(1), 543-551. <https://doi.org/10.54314/jssr.v8i1.2747>
- Ning Wahyuni, & Sulastrri Rini Rindrayani. (2025). METODOLOGI PENELITIAN ASOSIASI. Musytari : *Jurnal Manajemen, Akuntansi, Dan Ekonomi*, 14(9), 41–50. <https://doi.org/10.8734/musytari.v14i9.10767>
- Nurhayati, H., & Nurodin, I. (2019). Pengaruh keuangan inklusi dan literasi keuangan terhadap pengelolaan keuangan pribadi di Kabupaten Sukabumi. *In SEMNASTERA (Seminar Nasional Teknologi dan Riset Terapan)* (Vol. 1, pp. 167-175).
- OECD (2018). *G20/OECD INFE Policy Guidance on Digitalisation and Financial Literacy*, OECD Publishing, Paris. [https://www.oecd.org/content/dam/oecd/en/publications/reports/2018/07/g20-oecd-infe-policy-guidance-on-digital-financial-literacy\\_8f9a37c6/effe2693-en.pdf](https://www.oecd.org/content/dam/oecd/en/publications/reports/2018/07/g20-oecd-infe-policy-guidance-on-digital-financial-literacy_8f9a37c6/effe2693-en.pdf). Diakses pada 8 November 2025.
- Ovika, S., Priambudi, T., & Martono, S. (2024). Faktor – Faktor Yang Mempengaruhi Minat Menabung : Sebuah Kajian Literatur. *Jurnal Ilmiah*

- Mahasiswa Perbankan Syariah (JIMPA)*, 4(1), 275-294.  
<https://doi.org/10.36908/jimpa.v4i1.345>
- Pilatin, A., & Dilek, Ö. (2023). Investor intention, investor behavior and crypto assets in the framework of decomposed theory of planned behavior. *Current psychology (New Brunswick, N.J.)*, 1–16. Advance online publication. <https://doi.org/10.1007/s12144-023-04307-8>
- Pitoyo, A. (2025). Strategi Sukses Investasi Bitcoin Memahami Risiko Dan Peluang Di Era Digital. *Jurnal Ilmiah Infokam*, 20(2), 104-108. <https://doi.org/10.53845/infokam.v20i2.370>
- Prasetyo, A. S. ., & Latumahina, R. E. . (2022). KEABSAHAN CRYPTOCURRENCY PADA SARANA INVESTASI DI INDONESIA. *Bureaucracy Journal : Indonesia Journal of Law and Social-Political Governance*, 3(1), 204–214. <https://doi.org/10.53363/bureau.v3i1.175>
- Putri, Y. P., & Hikmah, H. (2024). Faktor-faktor Yang Mempengaruhi Minat Investasi Mahasiswa Pada Pasar Modal Di Kota Batam. *SCIENTIA JOURNAL: Jurnal Ilmiah Mahasiswa*, 6(3). <https://doi.org/10.33884/scientiajournal.v6i3.8538>
- Qi, J., Zhang, Y., & Ouyang, C. (2025). Cryptocurrency investments: The role of advisory sources, investor confidence, and risk perception in shaping behaviors and intentions. *Journal of Risk and Financial Management*, 18(2), 57. <https://doi.org/10.3390/jrfm18020057>
- Ramadhani & Adrianingsih. (2024). Faktor -Faktor yang Mempengaruhi Minat Mahasiswa Berinvestasi di Cryptocurrency (Studi Kasus Mahasiswa Program Studi Manajemen Fakultas Ekonomi dan Bisnis Universitas Wiraraja Madura). *Jurnal Management and Bussiness Strategy*,5(1), 34-41. <https://doi.org/10.24929/missy.v5i1.3517>
- Rolando, B., Al-Amin, A.-A., Rahmat, R., Zuwardi, Z., & Izmuddin, I. (2024). Understanding Crypto Exchange Rates in the Digital Economy: Today's Investment Approach. *COSMOS: Jurnal Ilmu Pendidikan, Ekonomi Dan Teknologi*, 1(6), 560–571. Retrieved from <https://cosmos.iaisambas.ac.id/index.php/cms/article/view/197>
- Sa'diyah, C., Widagdo, B., & Fitriasari, F. (2024). Cryptocurrency investment: Evidence of financial literacy, experience, and risk tolerance. *Investment*

*Management & Financial Innovations*, 21(3), 148.  
doi:10.21511/imfi.21(3).2024.13

- Sahir, S. H. (2021). *Metodologi Penelitian*. Yogyakarta: Penerbit KBM Indonesia
- Santoso, I., & Madiistriyatno, H. (2021). *Metodologi penelitian kuantitatif*. Indigo Media.
- Sanusi, W., Zaki, A., & Faisah, F. (2018). *PENERAPAN METODE WEIGTHED LEAST SQUARE PADA ANALISIS REGRESI BERGANDA (STUDI KASUS PADA BALITA GIZI BURUK DI PROVINSI SULAWESI SELATAN)* (Doctoral dissertation, UNIVERSITAS NEGERI MAKASSAR). <https://eprints.unm.ac.id/id/eprint/11671>
- Septian, R. (2025). *Analisis Pengaruh Promosi Platform Exchange, Ulasan Pengguna, Dan Kepercayaan Terhadap Keputusan Pembelian Crypto Asset Di Aplikasi Indodax* (Bachelor's thesis, FEB UIN JAKARTA).
- Silalahi, U. (2018). *Metodologi analisis data dan interpretasi hasil untuk penelitian sosial kuantitatif*. <http://hdl.handle.net/123456789/7728>
- Slameto, S. (2015). *Belajar dan Faktor-faktor yang Mempengaruhinya*. Bina Aksara.
- Snki.go.id. 29 Oktober 2022. SNLIK OJK 2022: *Indeks Literasi dan Inklusi Keuangan Masyarakat Meningkat*. Diakses pada 11 September 2025, <https://snki.go.id/snlik-ojk-2022-indeks-literasi-dan-inklusi-keuangan-masyarakat-meningkat/>
- Sobaih, A. E. E., & Elshaer, I. A. (2023). Risk-taking, financial knowledge, and risky investment intention: Expanding theory of planned behavior using a moderating-mediating model. *Mathematics*, 11(2), 453. <https://doi.org/10.3390/math11020453>
- Sudaryono. (2018). *Metodologi Penelitian*. Depok: Rajawali Pers.
- Syaukani, A. (2025). Enhancing Investment Intention through Return and Risk: The Role of Financial Technology Among Millennial Generation. *Al-Kharaj: Journal of Islamic Economic and Business*, 7(4). <https://doi.org/10.24256/kharaj.v7i4.8411>

- Ulya, I., & Qothrunnada, S. (2024). Pengaruh Teknologi Terhadap Perkembangan Pasar Valuta Asing. *Jurnal Akademik Ekonomi Dan Manajemen*, 1(4), 203-217. <https://doi.org/10.61722/jaem.v1i4.3324>
- Zakariah, K. M., Zakariah, M. A., & Afriani, V. (2021). METODOLOGI PENELITIAN KUALITATIF, KUANTITATIF, ACTION RESEARCH, RESEARCH AND DEVELOPMENT (R n D).
- Zakariah, M. A., & Afriani, V. (2021). Analisis statistik dengan spss untuk penelitian kuantitatif. *Yayasan Pondok Pesantren Al Mawaddah Warrahmah Kolaka*.
- Zaman, D., & Kurniawan, M. I. . (2023). Pengaruh Literasi Keuangan dan Pendidikan Keuangan di Keluarga Terhadap Perilaku Belanja Online Mahasiswa. *JRAK (Jurnal Riset Akuntansi Dan Bisnis)*, 9(1), 264–273. <https://doi.org/10.38204/jrak.v9i1.1210>
- Zamoras, J. M. J., Dalumpines, S. S., & Refugio, J. G. (2024). Cryptocurrency investment risks and perceived usefulness: Basis of cryptocurrency risk management plan. *Journal of Governance Risk Management Compliance and Sustainability*, 4(1), 72-88. <https://doi.org/10.31098/jgrcs.v4i1.2295>