

## DAFTAR PUSTAKA

- Abbes, M. B., Boujelbene, Y., & Bouri, A. (2009). Overconfidence Bias: Explanation of Market Anomalies French Market Case. *Journal of Applied Economic Science, IV*(1(7)), 12–25.
- Adil, M., Singh, Y., & Ansari, M. S. (2022). How financial literacy moderate the association between behaviour biases and investment decision? *Asian Journal of Accounting Research, 7*(1), 17–30. <https://doi.org/10.1108/ajar-09-2020-0086>
- Ahmad, M., & Shah, S. Z. A. (2022). Overconfidence heuristic-driven bias in investment decision-making and performance: mediating effects of risk perception and moderating effects of financial literacy. *Journal of Economic and Administrative Sciences, 38*(1), 60–90. <https://doi.org/10.1108/jeas-07-2020-0116>
- Ainia, N. S. N., & 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>
- Al-Tamimi, H. A. H., & Kalli, A. A. Bin. (2009). Financial literacy and investment decisions of UAE investors. *Journal of Risk Finance, 10*(5), 500–516. <https://doi.org/10.1108/15265940911001402>
- Awais, M., Laber, M. F., Rasheed, N., & Aisha Khursheed. (2016). Impact of Financial Literacy and Investment Experience on Risk Tolerance and Investment Decisions. *International Journal of Economics and Financial Issues, 6*(1), 73–79. <http://www.econjournals.com>
- Badan Koordinasi Penanaman Modal. (2021). Realisasi Investasi Triwulan I Tahun 2021 Rp 219,7 Triliun, Kepala BKPM Optimis Target Investasi

- Tercapai [online]. Tersedia: <https://www.bkpm.go.id/id/publikasi/siaran-pers/readmore/2420901/71101> [5 April 2022]
- Badan Pusat Statistik Kota Sukabumi. (2022). [Produk Domestik Regional Bruto Kota Sukabumi Menurut Lapangan Usaha 2017-2021](https://sukabumikota.bps.go.id/publikasi.html) [online]. Tersedia: <https://sukabumikota.bps.go.id/publikasi.html> [4 April 2022]
- Bailey, J. J., & Kinerson, C. (2005). “*Regret Avoidance and Risk Tolerance*”, *Financial Counseling and Planning*, Volume 16 (1).
- Banks, J., & Oldfield, Z. (2007). Understanding pensions: Cognitive function, numerical ability and retirement saving. *Fiscal Studies*, 28(2), 143–170. <https://doi.org/10.1111/j.1475-5890.2007.00052.x>
- Bodie, Z., Kane, A., & Marcus, A. J. (2014). *Portfolio and Investment Management*. Jakarta: Salemba Empat.
- Bongomin, G. O. C., Ntayi, J. M., Munene, J. C., & Nabeta, I. N. (2016). Social capital: mediator of financial literacy and financial inclusion in rural Uganda. *Review of International Business and Strategy*, 26(2), 291–312. <https://doi.org/10.1108/RIBS-06-2014-0072>
- Budiarto, A., & Susanti. (2017). PENGARUH FINANCIAL LITERACY, OVERCONFIDENCE, REGRET AVERSION BIAS, DAN RISK TOLERANCE TERHADAP KEPUTUSAN INVESTASI (Studi pada investor PT. Sucorinvest Central Gani Galeri Investasi BEI Universitas Negeri Surabaya). *Jurnal Ilmu Manajemen (JIM)*, 5(2), 1–9.
- Chernoff, S.D. (2010). “*A Manual for Living: REALITY, A User’s Guide to the Meaning of Life*”. Spirit Scope Publishing. Tersedia; <https://books.google.com.fj/books?id=hBdfIpwhPasC&printsec=copyright&hl=en&pli=1#v=onepage&q&f=false> [11 Juni 2022]

- Dewi, N. P. P. K. & Krisnawati, A. (2020). Pengaruh Financial Literacy, Risk Tolerance Dan Overconfidence Terhadap Pengambilan Keputusan Investasi Pada Usia Produktif Di Kota Bandung. *Jurnal Mitra Manajemen*, 4(2), 236–250. <https://doi.org/10.52160/ejmm.v4i2.344>
- Ghozali, I. (2018). Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25. Edisi 9. Semarang: Badan Penerbit Universitas Diponegoro.
- Halim, A. (2018). Analisis Investasi dan Aplikasinya (Edisi 2). *Salemba Empat*.
- Herlianto, D. (2013). Manajemen Investasi Plus Jurus Mendeteksi Investasi Bodong. Yogyakarta: Gosyen.
- 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>
- Indrawati, P. D. (2015). Metode Penelitian Manajemen dan Bisnis Konvergensi Teknologi Komunikasi dan Informasi. *Bandung: PT Refika Aditama*.
- Ishfaq, M., Nazir, M. S., Qamar, M. A. J., & Usman, M. (2020). Cognitive Bias and the Extraversion Personality Shaping the Behavior of Investors. *Frontiers in Psychology*, 11(October), 1–11. <https://doi.org/10.3389/fpsyg.2020.556506>
- Kasoga, P. S. (2021). Heuristic biases and investment decisions: multiple mediation mechanisms of risk tolerance and financial literacy—a survey at the Tanzania stock market. *Journal of Money and Business*, 1(2), 102–116. <https://doi.org/10.1108/jmb-10-2021-0037>
- Khairiyati, C., & Krisnawati, A. (2019). Analisis Pengaruh Literasi Keuangan Terhadap Keputusan Investasi pada Masyarakat Kota Bandung. *Jurnal Manajemen Dan Bisnis*, 3(2), 301–312.
- Moore, D. A., & Healy, P. J. (2008). The Trouble With Overconfidence. *Psychological Review*, 115(2), 502–517. <https://doi.org/10.1037/0033->

295X.115.2.502

- Nofsinger, J. R. (2005). *Psychology of Investing*, Edisi Kedua, New Jersey: Prentice-Hall Inc.
- OECD. (2017). *PISA 2015 Assessment and Analytical Framework: Science, Reading, Mathematic, Financial Literacy and Collaborative Problem Solving, revised edition*. Paris: OECD. [06 Juni 2022]
- Open Data Jabar. (2022). Jumlah Investasi Penanaman Modal Dalam Negeri Berdasarkan Kabupaten/Kota di Jawa Barat [online]. Tersedia: <https://opendata.jabarprov.go.id/id/dataset/jumlah-investasi-penanaman-modal-dalam-negeri-berdasarkan-kabupatenkota-di-jawa-barat> [6 April 2022]
- Otoritas Jasa Keuangan. (2021). Strategi Nasional Literasi Keuangan Indonesia (SNLKI) 2021 - 2025 [online]. Tersedia: <https://www.ojk.go.id/id/berita-dan-kegiatan/publikasi/Pages/Strategi-Nasional-Literasi-Keuangan-Indonesia-2021-2025.aspx> [4 April 2022]
- Otoritas Jasa Keuangan. (2022). Statistik Pasar Modal Indonesia [online]. Tersedia: <https://www.ojk.go.id/id/kanal/pasar-modal/data-dan-statistik/statistik-pasar-modal/default.aspx> [4 April 2022]
- Pompian, M. (2006). *Behavioral Finance and Wealth Management – How to Build Optimal Portfolios That Account for Investor Biases*. New Jersey: Hoboken.
- Potrich, A. C. G., Vieira, K. M., & Mendes-Da-Silva, W. (2016). Development of a financial literacy model for university students. *Management Research Review*, 39(3), 356–376. <https://doi.org/10.1108/MRR-06-2014-0143>
- Pradikasari, E., & Isbanah, Y. (2018). Pengaruh Financial Literacy, Illusion of Control, Overconfidence, Risk Tolerance, dan Risk Perception Terhadap

- Keputusan Investasi Pada Mahasiswa di Kota Surabaya. *Jurnal Ilmu Manajemen (JIM)*, 6(4), 424–434.
- Puspitaningtyas, Z. (2012). Relevansi Nilai Informasi Akuntansi Dan Manfaatnya Bagi Investor. *EKUITAS (Jurnal Ekonomi Dan Keuangan)*, 16(2), 164. <https://doi.org/10.24034/j25485024.y2012.v16.i2.2321>
- Putra, I. P. S., Ananingtiyas, H., Sari, D. R., Dewi, A. S., & Silvy, M. (2016). Experienced Regret , dan Risk Tolerance pada Pemilihan Jenis Investasi. *Journal of Business and Banking*, 5(2), 271–282. <https://doi.org/10.14414/jbb.v5i2.548>
- 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 Padang). *Jurnal Ilmiah Mahasiswa Ekonomi Manajemen*, 4(1), 398–312.
- Raheja, S., & Dhiman, B. (2019). Relationship between behavioral biases and investment decisions: The mediating role of risk tolerance. *DLSU Business and Economics Review*, 29(1), 31–39.
- Servon, L. J., & Kaestner, R. (2008). Consumer financial literacy and the impact of online banking on the financial behavior of lower-income bank customers. *Journal of Consumer Affairs*, 42(2), 271–305. <https://doi.org/10.1111/j.1745-6606.2008.00108.x>
- Sugiyono, P. D. (2019). Metode Penelitian Pendidikan (Kuantitatif, Kualitatif, Kombinasi, R&d dan Penelitian Pendidikan). Edisi ke-3. Bandung: Alfabeta.
- Sukamulja, S. (2017). Pengantar Pemodelan Keuangan dan Analisis Pasar Modal. *Penerbit Andi*.

- Tandelilin, E. (2010). *Portofolio dan Investasi Teori dan Aplikasi* (Edisi pertama). Yogyakarta: Kanisius.
- Tang, Y., Li, J. and Yang, H. (2015), What I see, what I do: how executive hubris affects firm innovation. *Journal of Management*, Vol. 41 No. 6, pp. 1698-1723. [11 Juni 2022]
- Tanusdjaja, H. (2018). Keputusan Investasi Investor Individu Berdasarkan Kompetensi, Overconfidence, Dan Pendidikan. *Jurnal Muara Ilmu Ekonomi Dan Bisnis*, 2(1), 234. <https://doi.org/10.24912/jmieb.v2i1.998>
- Wardani, A. K., & Lutfi, L. (2017). Pengaruh literasi keuangan, experienced regret, risk tolerance, dan motivasi pada keputusan investasi keluarga dalam perspektif masyarakat Bali. *Journal of Business & Banking*, 6(2), 195–214. <https://doi.org/10.14414/jbb.v6i2.996>
- Wulandari, A. D., & Iramani, R. (2014). Studi Experienced Regret, Risk Tolerance, Overconfidence Dan Risk Perception Pada Pengambilan Keputusan Investasi. *Journal of Business and Banking*, 4(1), 55. <https://doi.org/10.14414/jbb.v4i1.293>
- Yulianis, N., & Sulistyowati, E. (2021). The Effect Of Financial Literacy, Overconfidence, And Risk Tolerance On Investment Decision. *Journal of Economics, Business, and Government Challenges*, 4(1), 61–71. <https://doi.org/10.33005/ebgc.v4i1.172>