

## DAFTAR PUSTAKA

- Abdullah, M. A., & Chong, R. (2014). Financial Literacy: An Exploratory Review of the Literature and Future Research. *Journal of Emerging Economies and Islamic Research*, 2(3), 32. <https://doi.org/10.24191/jeeir.v2i3.9631>
- Abdullah, R., & Rozak, A. L. H. A. (2016). *Exploratory Research into Islamic Financial Literacy in Brunei Darussalam*.
- Ajzen, I. (1988). *Attitudes, Personality, and Behavior*. Dorsey Press.
- Ajzen, I. (1991). The Theory of Planned Behavior. *Organizational Behavior and Human Decision Processes*, 50, 179–211.
- Ajzen, I. (2005). *EBOOK: Attitudes, personality, and behavior*. McGraw-hill education (UK).
- Ajzen, I. (2008). *Theory of Planned Behavior Diagram*. University of Massachusetts Amherst. <https://people.umass.edu/aizen/tpb.diag.html#null-link>
- Alexander, G. G., & Sharpe, W. (1997). *Fundamental of Investment*. Prentice Hall Inc.
- Annur, C. M. (2022). *Survei JakPat: Mayoritas Masyarakat Indonesia Investasi Sejak Usia Muda*. Databoks. <https://databoks.katadata.co.id/datapublish/2022/08/10/survei-jakpat-mayoritas-masyarakat-indonesia-investasi-sejak-usia-muda>
- Antara, P. M., Musa, R., & Hassan, F. (2016). Bridging Islamic Financial Literacy and Halal Literacy: The Way Forward in Halal Ecosystem. *Procedia Economics and Finance*, 37(16), 196–202. [https://doi.org/10.1016/s2212-5671\(16\)30113-7](https://doi.org/10.1016/s2212-5671(16)30113-7)
- Antara, P. M., Musa, R., & Hassan, F. (2017). Conceptualisation and operationalisation of islamic financial literacy scale. *Pertanika Journal of Social Sciences and Humanities*, 25(February), 251–260.
- Arifin, A. Z. (2017). The influence of financial knowledge, control and income on individual financial behavior. *European Research Studies Journal*, 20(3), 635–648.
- Arsyad, L. (2010). *Ekonomi Pembangunan* (edisi keli). UPP STIM YKPN.
- Aw, E. C. X., Chuah, S. H. W., Sabri, M. F., & Kamal Basha, N. (2021). Go loud or go home? How power distance belief influences the effect of brand

- prominence on luxury goods purchase intention. *Journal of Retailing and Consumer Services*, 58(September 2020), 102288. <https://doi.org/10.1016/j.jretconser.2020.102288>
- Aziz, A. (2010). Manajemen Investasi Syariah. In *Manajemen Investasi*. Alfabeta.
- Azwar, S. (2022). *Sikap Manusia dan Teori Pengukurannya* (Edisi ke-3). Pustaka Pelajar.
- Bashir, M. S. (2013). Analysis of Customer Satisfaction with the Islamic Banking Sector: Case of Brunei Darussalam. *Asian Journal of Business and Management Sciences*, 2(10), 38–50.
- Baur, D. G., & Lucey, B. M. (2010). Is gold a hedge or a safe haven? An analysis of stocks, bonds and gold. *Financial Review*, 45(2), 217–229. <https://doi.org/10.1111/j.1540-6288.2010.00244.x>
- Baur, D. G., & McDermott, T. K. (2010). Is gold a safe haven? International evidence. *Journal of Banking and Finance*, 34(8), 1886–1898. <https://doi.org/10.1016/j.jbankfin.2009.12.008>
- Bernstein, P. L. (2012). *The Power of Gold: The History of an Obsession*. John Wiley & Sons.
- Capuano, A., & Ramsay, I. (2011). What Causes Suboptimal Financial Behaviour? An Exploration of Financial Literacy, Social Influences and Behavioural Economics. *University of Melbourne Legal Studies Research Paper*, 540(18).
- Chandra, P. (2011). *8 Kunci Sukses Investasi Emas*. Sophia Timur Publisher.
- Chin, W. W. (1998). *The partial least squares approach to structural equation modeling* (G. A. Marcoulides (ed.); 295(2)). Modern methods for business research.
- Chuang, L.-M., Liu, C.-C., & Kao, H.-K. (2016). International Journal of Management and Administrative Sciences (IJMAS) The Adoption of Fintech Service: TAM perspective. *International Journal of Management and Administrative Sciences IJMAS*, 3(07), 1–15. [www.ijmas.org](http://www.ijmas.org)
- Claudia, G., & Murniati, M. P. (2018). Self Efficacy as the Moderating Variable in Framing Effect on Investment Decision Making. *South East Asia Journal of Contemporary Business, Economics and Law*, 16(1), 22–27. <http://repository.unika.ac.id/17744/1/ACC-20.pdf>
- Eisingerich, A. B., & Rubera, G. (2010). Drivers of brand commitment: A cross-national investigation. *Journal of International Marketing*, 18(2), 64–79. <https://doi.org/10.1509/jimk.18.2.64>

- El-Hawary, D., Wafik, G., & Iqbal, Z. (2004). *Regulating Islamic financial institutions: The nature of the regulated (Vol. 3227)*. World Bank Publications.
- Falk, R. F., & Miller, N. B. (1992). *A primer for soft modeling*. University of Akron Press.
- Fallah, S. (2021). *Menilai Sebatang Emas*. KPKNL Bengkulu. <https://www.djkn.kemenkeu.go.id/kpknl-bengkulu/baca-artikel/13924/Menilai-Sebatang-Emas.html>
- Fishbein, M., & Ajzen, I. (1975). *Belief, Attitude, Intention and Behavior*. Addison-Wesley.
- Fornell, C., & Bookstein, F. L. (1982). Two Structural Equation Models: LISREL and PLS Applied to Consumer Exit-Voice Theory. *Journal of Marketing Research*, XIX(November), 440–452.
- Francis, J. J., Eccles, M. P., Johnston, M., Walker, A., Grimshaw, J., Foy, R., Kaner, E. F. S., Smith, L., Bonetti, D., & Centre. (2004). *Constructing Questionnaires Based on The Theory of Planned Behavior: Manual for Researchers (Vol. 34, Issue 2019)*. <http://openaccess.city.ac.uk/1189/>
- Ghozali, I. (2014). *SEM Metode Alternatif dengan menggunakan Partial Least Squares (PLS)*. Badan Penerbit Universitas Diponegoro.
- Ghozali, I. (2018). *Aplikasi Analisis Multivariate Dengan Program IBM SPSS 25 Ed. 9 (Cet. IX (9))*. Badan Penerbit Universitas Diponegoro.
- Ghozali, I., & Latan, H. (2015). *Partial least squares: Konsep, teknik, dan aplikasi menggunakan program smart PLS 3.0 ((2nd ed.))*. Badan Penerbit Universitas Diponegoro.
- Gopi, M., & Ramayah, T. (2007). Applicability of theory of planned behavior in predicting intention to trade online: Some evidence from a developing country. *International Journal of Emerging Markets*, 2(4), 348–360. <https://doi.org/10.1108/17468800710824509>
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019). When to use and how to report the results of PLS-SEM. *European Business Review*, 31(1), 2–24. <https://doi.org/10.1108/EBR-11-2018-0203>
- Hair Jr, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. *European Business Review*, 26(2), 106–121. <https://doi.org/10.1108/EBR-10-2013-0128>
- Hamzah, A. (2008). *Analisa Karakteristik Perusahaan dan Ekonomi Makro pada Return Saham Syariah dan Non Syariah*. Universitas Trunojoyo.

- Harahap, M. (2001). *Analisis Pengaruh Leverage Keuangan dan Risiko Saham terhadap Return Saham Perusahaan di Bursa Efek Indonesia*. Universitas Indonesia.
- Harga-emas.org. (2022). *History Harga Emas*. Harga-Emas.Org. <https://harga-emas.org/history-harga/>
- Herdjiono, I., & Damanik, L. A. (2016). Pengaruh Financial Attitude, Financial Knowledge, Parental Income Terhadap Financial Management Behavior. *Jurnal Manajemen Teori Dan Terapan/ Journal of Theory and Applied Management*, 9(3), 226–241. <https://doi.org/10.20473/jmtt.v9i3.3077>
- Hermawan, A., & Yusran, H. L. (2017). *Penelitian bisnis pendekatan kuantitatif* (Cetakan ke). Kencana.
- Hidayat, T. (2011). *Buku Pintar Investasi Syariah*. Mediakita.
- Holzmann, R. (2010). Bringing Financial Literacy and Education to Low and Middle Income Countries. In *IZA Discussion Paper* (Issue 5114). <https://doi.org/10.1596/27828>
- Hrubes, D., Ajzen, I., & Daigle, J. (2001). Predicting hunting intentions and behavior: An application of the theory of planned behavior. *Leisure Sciences*, 23(3), 165–178. <https://doi.org/10.1080/014904001316896855>
- Huda, N., & Nasution, M. E. (2008). *Investasi Pada Pasar Modal Syariah* (2nd ed.). Kencana.
- Hundal, D. B. S., Grover, D. S., & Bhatia, J. K. (2013). Herd Behaviour and Gold Investment: A Perceptual Study of Retail Investors. *IOSR Journal of Business and Management*, 15(4), 63–69. <https://doi.org/10.9790/487x-1546369>
- Husniyah, A. R., Ahmad Fauzi, A. W., Mohamad Fazli, S., & Mohd. Amim, O. (2022). Malaysian Public Sector Employees' Gold Investment Intention as a Mediator in Gold Investment Behaviour. *Malaysian Journal of Consumer and Family Economics*, 29(October), 422–447.
- 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>
- Ibrahim, Y., & Arshad, I. (2017). Examining the impact of product involvement, subjective norm and perceived behavioral control on investment intentions of individual investors in Pakistan. *Investment Management and Financial Innovations*, 14(4), 181–193. [https://doi.org/10.21511/imfi.14\(4\).2017.15](https://doi.org/10.21511/imfi.14(4).2017.15)
- Imtinan, Q. (2018). Investasi di Pasar Modal Syariah. *Dinar: Jurnal Prodi Ekonomi Syari'ah*, 1(1), 107–128.

- Jogiyanto, H. M. (2007). *Sistem Informasi Keperilakuan*. Andi Offset.
- Jogiyanto, H. M. (2009). *Sistem Informasi Teknologi*. Andi Offset.
- Jogiyanto, H. M. (2010). *Teori Portofolio dan Analisis Investasi* (Edisi ketu). BPFE.
- Kempson, E. (2009). Framework for the Development of Financial Literacy Baseline Surveys: A First International Comparative Analysis. *OECD Working Papers on Finance, Insurance and Private Pensions*, 1, 32. <http://www.pfsprogram.dmcshosting.info/sites/default/files/5kmddpz7m9zq.pdf>
- Kennedy, B. P. (2013). The theory of planned behavior and financial literacy: A predictive model for credit card debt? *Theses, Dissertations and Capstones. Paper 480*, 84. <https://doi.org/Paper480>
- Kock, N. (2015). *WrapPLS 5.0 User Manual* (Vol. 3304, Issue January). ScriptWarp Systems. [www.scriptwarp.com](http://www.scriptwarp.com)
- Kumari, D. A. T. (2020). *THE IMPACT OF FINANCIAL LITERACY ON INVESTMENT DECISIONS: WITH SPECIAL REFERENCE TO UNDERGRADUATES IN WESTERN PROVINCE, SRI LANKA* Keyword s. 4(2), 110–126. <https://doi.org/10.18488/journal.137.2020.42.110.126>
- Kusnandar, R. (2011). *Cara Cerdas Berkebun Emas*. TransMedia Pustaka.
- Lai, C. P. (2019). Personality traits and stock investment of individuals. *Sustainability (Switzerland)*, 11(19). <https://doi.org/10.3390/su11195474>
- Laucereno, S. F. (2020). *Kenapa Harga Emas Naik Saat Pandemi?* DetikFinance. <https://finance.detik.com/berita-ekonomi-bisnis/d-5165244/kenapa-harga-emas-naik-saat-pandemi>
- Lidwina, A. (2021). *Survei: 46% Orang Indonesia Berinvestasi Emas*. Databoks. <https://databoks.katadata.co.id/datapublish/2021/04/12/survei-46-orang-indonesia-berinvestasi-emas>
- Loke, Y. J. (2017). The influence of socio-demographic and financial knowledge factors on financial management practices of Malaysians. *International Journal of Business and Society*, 18(1), 33–50. <https://doi.org/10.33736/ijbs.488.2017>
- Low, R. K. Y., Yao, Y., & Faff, R. (2016). Diamonds vs. precious metals: What shines brightest in your investment portfolio? *International Review of Financial Analysis*, 43, 1–14. <https://doi.org/10.1016/j.irfa.2015.11.002>
- Lusardi, A., & Mitchell, O. S. (2007). Financial Literacy and Retirement Planning:

- New Evidence from the Rand American Life Panel. *Michigan Retirement Research Center, WP 2007-15*.
- Majid, R., & Nugraha, R. A. (2022). *CROWDFUNDING AND ISLAMIC SECURITIES*: 8(1), 89–112.
- Monticone, C. (2010). How much does wealth matter in the acquisition of financial literacy? *Journal of Consumer Affairs*, 44(2), 403–422. <https://doi.org/10.1111/j.1745-6606.2010.01175.x>
- Mubaraq, M. R., Anshori, M., & Trihatmoko, H. (2021). the Influence of Financial Knowledge and Risk Tolerance on Investment Decision Making. *Jurnal Ekonomi Bisnis Dan Kewirausahaan*, 10(2), 140. <https://doi.org/10.26418/jebik.v10i2.47089>
- Nafik, M. H. (2009). *Bursa Efek dan Investasi Syariah*. PT. Serambi Ilmu Semesta.
- National Steering Group on Financial Education. (2009). Improving Financial Capability – a multi-stakeholder approach. In *Financial Regulator of Ireland* (Issue July).
- Nawaz, N., & V. R., S. (2013). A Study on Various Forms of Gold Investment. *SSRN Electronic Journal, June*. <https://doi.org/10.2139/ssrn.3525301>
- Ngadino, F. S. (2019). The Influence of Investment Knowledge, Perceived Risk and Perceived Behavioral Control towards stock Investment Intention. *International Journal of Business Marketing and Management*, 4(1), 2456–4559. [www.ijbmm.com](http://www.ijbmm.com)
- Nur Alfianto, A., & Nugroho, A. (2020). *The Impact of Islamic Finance Knowledge and Religiosity on Gold Investment Behavior: An Extended of The Theory of Planned Behavior*. <https://doi.org/10.4108/eai.5-8-2020.2301010>
- Nursalam, S. (2013). *Pendekatan Praktis Metodologi Penelitian Ilmu Keperawatan: Pendekat Praktis*. Salemba Medika.
- Octarina, E., Hartoyo, H., & Beik, I. S. (2019). Customer Purchase Intention on Sharia Mutual Fund Products: a Tpb Approach. *Journal of Consumer Sciences*, 4(1), 37. <https://doi.org/10.29244/jcs.4.1.37-47>
- OECD. (2012). PISA 2012 Financial Literacy Framework. *PISA 2012 Assessment and Analytical Framework*, 139–165. [www.financial-education.org](http://www.financial-education.org)
- Otoritas Jasa Keuangan. (2017). *Strategi Nasional Literasi Keuangan Indonesia (Revisit 2017)*. OJK.
- Pahlevi, R. W., & Oktaviani, I. I. (2018). Determinants of Individual Investor Behaviour in Stock Investment Decisions. *AFRE (Accounting and Financial*

- Review*), 1(2), 53–61. <https://doi.org/10.26905/afr.v1i2.2427>
- Pardiansyah, E. (2017). Investasi dalam Perspektif Ekonomi Islam: Pendekatan Teoritis dan Empiris. *Economica: Jurnal Ekonomi Islam*, 8(2), 337–373. <https://doi.org/10.21580/economica.2017.8.2.1920>
- Piyumini, T. B., & Wijethunga, A. W. G. C. N. (2020). *Effect of investors ' psychology on capital market investment : An application of the theory of planned behavior*. 7(1), 1–10.
- Prananingtyas, P. (2018). Perlindungan Hukum Terhadap Investor Emas. *Masalah-Masalah Hukum*, 47(4), 430. <https://doi.org/10.14710/mmh.47.4.2018.430-444>
- Putri, L. P., Christiana, I., Pulungan, D. R., & Ardila, I. (2019). The Effect Of Investment Literacy And Perspectives On Investment On The Ability To Manage Investments. *Journal of International Conference Proceedings*, 2(3), 344–349. <https://doi.org/10.32535/jicp.v2i3.696>
- Rahadjeng, E. R., & Fiandari, Y. R. (2020). the Effect of Attitude, Subjective Norms and Control of Behavior Towards Intention in Share Investment. *Manajemen Bisnis*, 10(2), 17–25. <https://doi.org/10.22219/jmb.v10i2.13616>
- Rahim, S. H. A., Rashid, R. A., & Hamed, A. B. (2016a). *Factor Analysis of Islamic Financial Literacy and Its Determinants: A Pilot Study*. 413–418. <https://doi.org/10.15405/epsbs.2016.08.58>
- Rahim, S. H. A., Rashid, R. A., & Hamed, A. B. (2016b). Islamic financial literacy and its determinants among university students: An exploratory factor analysis. *International Journal of Economics and Financial Issues*, 6(7Special Issue), 32–35.
- Ramandhanty, L. Della, Qomariyah S.Ak., M.BA., Ph.D., A., & Bemby, F. A. W. (2021). Effect of Financial Literacy and Risk Attitude on Investor Behavior. *Jurnal Riset Akuntansi Dan Bisnis Airlangga*, 6(2), 1108–1130. <https://doi.org/10.20473/jraba.v6i2.174>
- Ramdhani, N. (2016). Penyusunan Alat Pengukur Berbasis Theory of Planned Behavior. *Buletin Psikologi*, 19(2), 55–69. <https://jurnal.ugm.ac.id/buletinpsikologi/article/view/11557>
- Raut, R. K., Das, N., & Kumar, R. (2018). Extending the theory of planned behaviour: Impact of past behavioural biases on the investment decision of Indian investors. *Asian Journal of Business and Accounting*, 11(1), 265–292. <https://doi.org/10.22452/ajba.voll1no1.9>
- 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>

Rozikin, A. Z., & Sholekhah, I. (2020). Islamic Financial Literacy, Promotion, and Brand Image Towards Saving Intention in Sharia Bank. *Iqtishadia*, 13(1), 95. <https://doi.org/10.21043/iqtishadia.v13i1.6489>

Saat, S. (2011). *Pelaburan Emas Kaedah, Pendekatan, dan Strategi*. PTS Professional Publishing Sdn Bhd.

Sabri, M. F., & Zakaria, N. F. (2015). Financial well-being among young employees in Malaysia. In *Handbook of Research on Behavioral Finance and Investment Strategies: Decision Making in the Financial Industry* (Issue January 2015). <https://doi.org/10.4018/978-1-4666-7484-4.ch013>

Salahuddin, N., Isa, N. M., Ahmad, M., Saad, S., & Salahuddin, N. R. (2017). Literasi konsep halal: perbandingan antara belia Muslim dengan belia bukan Muslim. *Jurnal Pengguna Malaysia*, 29(December), 84–102.

Samsulbahri, M. N., Ishak, N., Muchlis Gazali, H., Ag Omar, P. M. F. F., & Abd Razak, N. I. (2021). Factors Influencing the Investment Decision Behaviour Among Young Muslim Adults in Malaysia. *Labuan Bulletin of International Business and Finance (LBIBF)*, 19(1), 59–71. <https://doi.org/10.51200/lbibf.v19i1.2929>

Samuelson, P. A., & Nordhaus, W. D. (2004). *Ilmu Makroekonomi*. PT. Media Global Edukasi.

Sanusi, A. (2013). *Metode Penelitian Bisnis* (Cetakan Ke). Salemba Empat.

Sekaran, U. (2014). *Metodologi Penelitian Untuk Bisnis (Research Methods for Business)* (Buku 1 Edisi). Salemba Empat.

Setyowati, A., Harmadi, H., & Sunarjanto, S. (2018). Islamic Financial Literacy and Personal Financial Planning: A Socio-Demographic Study. *Jurnal Keuangan Dan Perbankan*, 22(1), 63–72. <https://doi.org/10.26905/jkdp.v22i1.1625>

Sondari, M. C., & Sudarsono, R. (2015). Using Theory of Planned Behavior in Predicting Intention to Invest : Case of Indonesia. *International Academic Research Journal of Business and Technology* 1(2) 2015 Page 137-141, August.

[http://s3.amazonaws.com/academia.edu.documents/45973157/IBTC2015-p137-141.pdf?AWSAccessKeyId=AKIAJ56TQJRTWSMTNPEA&Expires=1473238789&Signature=L0nYcRcmKt39IuoYbkq2d5KpZRA%3D&response-content-disposition=inline%3Bfilename%3DUsing\\_Theory\\_of\\_Planned\\_Behavio](http://s3.amazonaws.com/academia.edu.documents/45973157/IBTC2015-p137-141.pdf?AWSAccessKeyId=AKIAJ56TQJRTWSMTNPEA&Expires=1473238789&Signature=L0nYcRcmKt39IuoYbkq2d5KpZRA%3D&response-content-disposition=inline%3Bfilename%3DUsing_Theory_of_Planned_Behavio)

- Sugiarto, E. (2017). *Menyusun Proposal Penelitian Kualitatif: Skripsi dan Tesis*. Suaka Media.
- Sugiyono. (2017). *Metode Penelitian Kuantitatif, Kualitatif, R&D*. Alfabeta.
- Sujarweni, V. W., & Utami, L. R. (2019). *The master book of SPSS*. Anak Hebat Indonesia.
- Sukirno, S. (2000). *Makroekonomi Modern Perkembangan Pemikiran Dari Klasik Hingga Keynesian Baru*. PT. Raja Grafindo Persada.
- Sukirno, S. (2007). *Makro Ekonomi Modern*. PT. Raja Grafindo Persada.
- Suprihati, & Pradanawati, S. L. (2020). The Influence Of Knowledge, Investment Motivation And Investment Understanding On Student Interest To Invest In The Capital Market. *Business and Accounting Research (IJEBAR) Peer Reviewed-International Journal*, 4(4), 1030–1038. <https://jurnal.stie-aas.ac.id/index.php/IJEBAR>
- Suryomurti, W. (2011). *Super Cerdas Investasi Syariah*. Qultum Media.
- Tahir, I., & Brimble, M. (2011). Islamic investment behaviour. *International Journal of Islamic and Middle Eastern Finance and Management*, 4(2), 116–130. <https://doi.org/10.1108/17538391111144515>
- Tamara, D., Seto, A. B. R., Kurniawan, D., & Hamonangan, K. N. (2021). Gold Investing Behavior through E-Commerce Platforms. *Turkish Online Journal of Qualitative Inquiry (TOJQI)*, 12(7), 13183–13205.
- Tandelilin, E. (2001). Analisis Investasi & Manajemen Portofolio. In *BPFE* (1st ed.).
- Tang, H., Rasool, Z., Khan, M. A., Khan, A. I., Khan, F., Ali, H., Khan, A. A., & Abbas, S. A. (2021). Factors Affecting E-Shopping Behaviour: Application of Theory of Planned Behaviour. *Behavioural Neurology*, 2021. <https://doi.org/10.1155/2021/1664377>
- Tang, N., & Baker, A. (2016). Self-esteem, financial knowledge and financial behavior. *Journal of Economic Psychology*, 54, 164–176. <https://doi.org/10.1016/j.joep.2016.04.005>
- The Central Council for Financial Services Information. (2002). *Public Opinion Survey on Household Financial Assets and Liabilities*.
- Usmani, M. M. T. (2006). *Principles of Shariah Governing Islamic Investment Funds*. 1–8.
- Volpe, R. P., Chen, H., & Pavlicko, J. J. (1996). Personal investment literacy among

college students: A survey. *Financial Practice and Education*, Fall/Winter, 86–95.

Wahab, A. F. A., Rahim, H. A., Sabri, M. F., Othman, M. A., & Rasdi, R. M. (2016). Gold investment intention among urban public sector employees in Malaysia. *Malaysian Journal of Consumer and Family Economics*, 19(April 2020), 95–106.

World Gold Council. (n.d.). *Gold Certificates Product Schematic*.

World Gold Council. (2014). *Gold Price Chronology 1971-2007. December 1972*, 1–16. <https://www.gold.org/goldhub/research/gold-price-chronology-1971-2007>

Yahaya, R., Zainol, Z., Abidin, J. H. O. @ Z., & Ismail, R. (2019). The Effect of Financial Knowledge and Financial Attitudes on Financial Behavior among University Students. *International Journal of Academic Research in Business and Social Sciences*, 9(8), 22–32. <https://doi.org/10.6007/ijarbss/v9-i8/6205>

Yanuar, Y., & Arifin, A. Z. (2022). The Effect of Perceived Behavioral Control, Personality Traits, Financial Risk, and Expected Investment Value on Investment Intention Among Millennial Investors. *Proceedings of the 3rd Tarumanagara International Conference on the Applications of Social Sciences and Humanities (TICASH 2021)*, 655(Ticash 2021), 901–906. <https://doi.org/10.2991/assehr.k.220404.143>

Yoopetch, C., & Chaithanapat, P. (2021). The effect of financial attitude, financial behavior and subjective norm on stock investment intention. *Kasetsart Journal of Social Sciences*, 42(3), 501–508. <https://doi.org/10.34044/j.kjss.2021.42.3.08>

Zainuddin, A. (2019). *Muslim Leaders to Study Unified Currency Seriously*. The Malaysian Reserve. <https://themalaysianreserve.com/2019/12/23/muslim-leaders-to-study-unified-currency-seriously/>