

## REFERENCE

- Alsawaier, R. S. (2018a). The effect of gamification on motivation and engagement. *The International Journal of Information and Learning Technology*, 35(1), 56–79. <https://doi.org/10.1108/ijilt-02-2017-0009>
- Badan Pusat Statistik. (2021, 08 30). Retrieved from bps.go.id: <https://www.bps.go.id/publication/2021/08/30/53344389c30aaefe2d98997e/indikator-ekonomi-juni-2021.html>
- Bank Indonesia. (2021). Retrieved from Financial Inclusion: <https://www.bi.go.id/en/fungsi-utama/stabilitas-sistem-keuangan/keuangan-inklusif/Default.aspx#floating-3>
- Cavalcante, R. C., Brasileiro, R. C., Souza, V. L., Nobrega, J. P., & Oliveira, A. L. (2016). Computational Intelligence and Financial Markets: A Survey and Future Directions. *Expert Systems with Applications*, 55, 194–211. <https://doi.org/10.1016/j.eswa.2016.02.006>
- Erlando, A., Riyanto, F. D., & Masakazu, S. (2020). Financial inclusion, economic growth, and poverty alleviation: evidence from eastern Indonesia. *Heliyon*, 6(10), e05235. <https://doi.org/10.1016/j.heliyon.2020.e05235>
- How, M. L., Cheah, S. M., Khor, A. C., & Chan, Y. J. (2020). Artificial Intelligence-Enhanced Predictive Insights for Advancing Financial Inclusion: A Human-Centric AI-Thinking Approach. *Big Data and Cognitive Computing*, 4(2), 8. <https://doi.org/10.3390/bdcc4020008>
- Kadoya, Y., & Khan, M. S. R. (2020). Financial Literacy in Japan: New Evidence Using Financial Knowledge, Behavior, and Attitude. *Sustainability*, 12(9), 3683. <https://doi.org/10.3390/su12093683>
- Koivisto, J., & Hamari, J. (2019). The rise of motivational information systems: A review of gamification research. *International Journal of Information Management*, 45, 191–210. <https://doi.org/10.1016/j.ijinfomgt.2018.10.013>
- Matraeva, L., Vasiutina, E., Belyak, A., Solodukha, P., Bondarchuk, N., & Efimova, M. (2019). Economic Model of Generation Z Behavior. *Academic Journal of Interdisciplinary Studies*, 8(3). <https://doi.org/10.36941/ajis-2019-0011>
- Nano, D. (2015). The Interrelationship between Financial Attitude, Financial Behavior and Financial Knowledge. *International Journal of Business & Technology*, 4(1). <https://doi.org/10.33107/ijbt.2015.4.1.09>

- Otoritas Jasa Keuangan*. (2020). Retrieved from Survei Nasional Literasi dan Inklusi Keuangan 2019: <https://www.ojk.go.id/berita-dan-kegiatan/publikasi/Pages/Survei-Nasional-Literasi-dan-Inklusi-Keuangan-2019.aspx>
- Otoritas Jasa Keuangan*. (2013). Retrieved from Literasi Keuangan: <https://www.ojk.go.id/kanal/edukasi-dan-perlindungan-konsumen/Pages/Literasi-Keuangan.aspx>
- Otoritas Jasa keuangan*. (2021). Retrieved from Sikapiuangmu2021: <https://sikapiuangmu.ojk.go.id/FrontEnd/CMS/Category/64>
- Pahlevi, R. W., & Oktaviani, I. I. (2018). Determinants of Individual Investor Behaviour in Stock Investment Decisions. *AFRE (Accounting and Financial Review)*, 1(2). <https://doi.org/10.26905/afr.v1i2.2427>
- Rai, K., Dua, S., & Yadav, M. (2019). Association of Financial Attitude, Financial Behaviour and Financial Knowledge Towards Financial Literacy: A Structural Equation Modeling Approach. *FIIB Business Review*, 8(1), 51–60. <https://doi.org/10.1177/2319714519826651>
- Ramadhani, N. (2021, 10 11). *Mengenal Slogan “Yuk Nabung Saham” dan Cara Memulainya!* Retrieved from Akseleran Blog: <https://www.akseleran.co.id/blog/yuk-nabung-saham/>
- van Roy, R., & Zaman, B. (2018). Need-supporting gamification in education: An assessment of motivational effects over time. *Computers & Education*, 127, 283–297. <https://doi.org/10.1016/j.compedu.2018.08.018>
- Varghese, G., & Viswanathan, L. (2018). Normative perspectives on financial inclusion: Facts beyond statistics. *Journal of Public Affairs*, 18(4), e1829. <https://doi.org/10.1002/pa.1829>
- World Bank. (2018). *Global Findex Database 2017: Measuring Financial Inclusion and the FinTech Revolution*. The World Bank.

UNIVERSITAS  
MULTIMEDIA  
NUSANTARA