

ABSTRAK

**PENGARUH MOTIVASI, LITERASI KEUANGAN, DAN PERILAKU
KEUANGAN TERHADAP KEPUTUSAN INVESTASI PADA MAHASISWA
FAKULTAS EKONOMI UNIVERSITAS SANATA DHARMA**

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Penelitian ini bertujuan untuk mengetahui pengaruh: (1) motivasi, literasi keuangan, dan perilaku keuangan secara simultan terhadap keputusan investasi, (2) motivasi terhadap keputusan investasi, (3) literasi keuangan terhadap keputusan investasi, dan (4) perilaku keuangan terhadap keputusan investasi. Populasi dalam penelitian ini adalah mahasiswa aktif S1 Fakultas Ekonomi Universitas Sanata Dharma angkatan 2020-2022 yang berjumlah 1.337 orang. Sampel dalam penelitian ini berjumlah 96 responden dengan kriteria pernah atau sedang melakukan investasi di pasar modal dengan menggunakan aplikasi investasi. Teknik pengambilan sampel menggunakan *non-probability sampling* dengan metode *purposive sampling*. Data diperoleh dari hasil penyebaran kuesioner menggunakan *Google Form* dengan menemui responden secara langsung. Analisis data menggunakan analisis regresi linear berganda dengan bantuan aplikasi SPSS Statistics 29. Hasil penelitian menunjukkan bahwa: (1) motivasi, literasi keuangan, dan perilaku keuangan secara simultan berpengaruh positif terhadap keputusan investasi, (2) motivasi berpengaruh positif terhadap keputusan investasi, (3) literasi keuangan berpengaruh positif terhadap keputusan investasi, dan (4) perilaku keuangan tidak berpengaruh positif terhadap keputusan investasi.

Kata kunci: motivasi, literasi keuangan, perilaku keuangan, keputusan investasi.

ABSTRACT

THE INFLUENCE OF MOTIVATION, FINANCIAL LITERACY, AND FINANCIAL BEHAVIOR ON INVESTMENT DECISIONS IN STUDENTS OF THE FACULTY OF ECONOMICS, SANATA DHARMA UNIVERSITY

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This research aims to determine the effect of: (1) motivation, financial literacy, and financial behavior simultaneously on investment decisions, (2) motivation on investment decisions, (3) financial literacy on investment decisions, and (4) financial behavior on investment decisions. The population in this study were active undergraduate students at the Faculty of Economics, Sanata Dharma University class 2020-2022 totaling 1,337 people. The sample in this study consisted of 96 respondents with the criteria of having previously or currently investing in the capital market using investment applications. The sampling technique uses non-probability sampling with a purposive sampling method. Data was obtained from the results of distributing questionnaires using Google Form by meeting respondents directly. Data analysis uses multiple linear regression analysis with the help of the SPSS Statistics 29 application. The research results show that: (1) motivation, financial literacy, and financial behavior simultaneously have a positive effect on investment decisions, (2) motivation has a positive effect on investment decisions, (3) financial literacy has a positive effect on investment decisions, and (4) financial behavior has no positive effect on investment decisions.

Keywords: motivation, financial literacy, financial behavior, investment decisions.