FACTORS INFLUENCING STUDENTS INTENTION TO INVEST IN "YUK NABUNG SAHAM" PROGRAM

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Abstract

The purpose of this study is to determine the influence of investment literacy, investment motivation, IT user's ability, and financial efficacy, on the intention to invest in "Yuk Nabung Saham" program in students. The population in this study are all members of the investor community in Purwokerto with the total of 214 people. The sample taken in this study used saturated or sensus sampling, in which all population used as sample. The result of this study indicate: (1) investment literacy has no influence on intention to invest in YNS program; (2) investment motivation has positive influence on intention to invest in YNS program; (3) IT user's ability is not significant influence on intention to invest in YNS program; and (4) financial efficacy is proven to have a positive influence on intention to invest in YNS program.

Keywords: investment literacy, investment motivation, IT user's ability, financial efficacy, intention to invest in YNS program.