

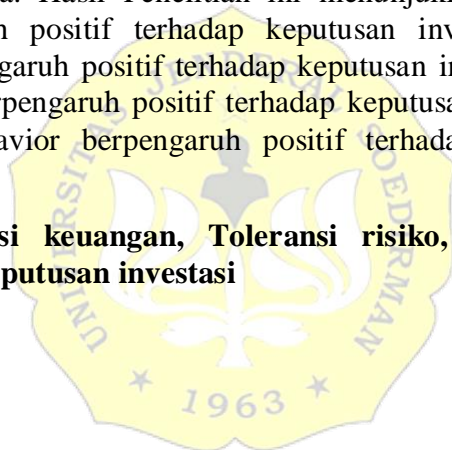
RINGKASAN

Penelitian ini merupakan penelitian kuantitatif yang mengambil judul: “Pengaruh Literasi Keuangan, Toleransi Risiko, Persepsi Keamanan, dan Herding Behavior terhadap Keputusan Investasi Mahasiswa”. Penelitian ini dilakukan untuk mengetahui pengaruh literasi keuangan, toleransi risiko, persepsi keamanan, dan herding behavior terhadap pengambilan keputusan investasi mahasiswa.

Populasi di dalam penelitian ini adalah seluruh investor mahasiswa aktif yang terdaftar di Galeri Investasi dan Kelompok Studi Pasar Modal (KSPM) UIN SAIZU dan UNSOED. Dengan menggunakan teknik purposive sampling, sampel yang diambil sesuai dengan kriteria adalah 100 investor dan total responden yang berpartisipasi sebanyak 93 investor.

Data yang digunakan dalam penelitian adalah data primer, dengan metode pengumpulan data berupa kuesioner, dan teknik analisis data metode analisis regresi linear berganda. Hasil Penelitian ini menunjukkan bahwa: (1) literasi keuangan berpengaruh positif terhadap keputusan investasi mahasiswa, (2) toleransi risiko berpengaruh positif terhadap keputusan investasi mahasiswa, (3) persepsi keamanan berpengaruh positif terhadap keputusan investasi mahasiswa, dan (4) herding behavior berpengaruh positif terhadap keputusan investasi mahasiswa.

Kata Kunci: Literasi keuangan, Toleransi risiko, Persepsi keamanan, Herding behavior, Keputusan investasi



SUMMARY

This research is a quantitative research which takes the title: "The Influence of Financial Literacy, Risk Tolerance, Perceived Security, and Herding Behavior on Student Investment Decisions". This research was conducted to determine the effect of financial literacy, risk tolerance, security perceptions, and herding behavior on student investment decision making.

The population in this study were all active student investors that registered in the Investment Gallery and Capital Market Study Group (KSPM) UIN SAIZU and UNSOED. By using a purposive sampling technique, the samples that taken according to the criteria were 100 investors and 93 investor were participating as final respondent.

The data used in this study are primary data, with form of questionnaires as data collection methods, and multiple linear regression analysis as data analysis techniques. The results of this study indicate that: (1) financial literacy has a positive effect on student investment decisions, (2) risk tolerance has a positive effect on student investment decisions, (3) security perceptions have a positive effect on student investment decisions, and (4) herding behavior has a positive effect on student investment decisions.

Keywords : Financial Literacy, Risk Tolerance, Security Perception, Herding Behavior, Investment Decision

