SUMMARY

This research is a quantitative type research by conducting a survey of PT PNM Investment Management customers who use PNM SiJago accounts. This study takes the title: "The Effect of Financial Literacy, Financial Self-Efficacy, Financial Technology and Asset Performance on Mutual Fund Investment Decisions at PNM Investment Management". The purpose of this study was to determine the effect of financial literacy, financial self-efficacy, financial technology and asset performance on mutual fund investment decisions at PNM Investment Management. The population in this study were customers of PT PNM Investment Management who used PNM SiJago accounts. The sample was determined by probability sampling and in the end 150 people became respondents in this study.

Based on the results of research and data analysis using SEM (Structural Equation Modeling) with the SmartPLS analysis tool, it shows that financial literacy has an insignificant positive effect on mutual fund investment decisions, financial self-efficacy has an insignificant positive effect on mutual fund investment decisions, financial technology has a significant positive effect on mutual fund investment decisions, asset performance has a significant positive effect on mutual fund investment decisions.

The implication of this research is that PNM IM can optimize financial technology (fintech) platforms to provide access to information, transactions, and real-time monitoring of mutual fund performance. Features such as user-friendly mobile apps, investment calculators, and portfolio analysis dashboards will help investors make more informed decisions. Second, transparent and solid asset performance remains a top priority, with accurate and easy-to-understand reporting of returns, risks, and costs to strengthen investor confidence. Third, although financial literacy and financial self-efficacy do not have a significant effect, PNM IM can focus its education program on practical aspects, such as the use of financial technology in investing and understanding the performance of mutual fund products.

Keywords: Financial Literacy, Financial Self-efficacy, Financial Technology, Asset Performance, Mutual Fund Investment Decisions.

RINGKASAN

Penelitian ini merupakan penelitian tipe kuantitatif dengan melakukan survei pada nasabah PT. PNM Investment Management yang menggunakan akun PNM SiJago. Penelitian ini mengambil judul: "Pengaruh *Financial Literacy*, *Financial Self-Efficacy*, *Financial Technology* dan *Asset Performance* terhadap *Mutual Fund Investment Decisions* di PNM Investment Management". Tujuan penelitian ini adalah untuk mengetahui pengaruh *financial literacy*, *financial self-efficacy*, *financial technology* dan *asset performance* terhadap *mutual fund investment decisions* di PNM Investment Management. Populasi dalam penelitian ini adalah nasabah PT. PNM Investment Management yang menggunakan akun PNM SiJago.Sampel ditentukan dengan cara probability sampling dan pada akhirnya sebanyak 150 orang menjadi responden dalam penelitian ini.

Berdasarkan hasil penelitian dan analisis data dengan menggunakan SEM *(Structural Equation Modelling)* dengan alat analisis SmartPLS menunjukkan bahwa *financial literacy* berpengaruh posistif tidak signifikan terhadap *mutual fund investment decisions*, *financial self-efficacy* berpengaruh posistif tidak signifikan terhadap *mutual fund investment decisions, financial technology* berpengaruh posistif signifikan terhadap *mutual fund investment decisions, asset performance* berpengaruh posistif signifikan terhadap *mutual fund investment decisions.*

Implikasi dari penelitian ini yaitu PNM IM dapat mengoptimalkan platform teknologi finansial (fintech) untuk menyediakan akses informasi, transaksi, dan pemantauan kinerja reksa dana secara real-time. Fitur-fitur seperti aplikasi mobile yang ramah pengguna, kalkulator investasi, dan dashboard analisis portofolio akan membantu investor membuat keputusan yang lebih terinformasi. Kedua, kinerja aset yang transparan dan solid tetap menjadi prioritas utama, dengan penyajian laporan imbal hasil, risiko, dan biaya secara akurat dan mudah dipahami untuk memperkuat kepercayaan investor. Ketiga, meskipun literasi keuangan dan financial self-efficacy tidak berpengaruh signifikan, PNM IM dapat memfokuskan program edukasi pada aspek praktis, seperti penggunaan teknologi finansial dalam berinvestasi dan pemahaman terhadap kinerja produk reksa dana.

Kata Kunci: Financial Literacy, Financial Self-efficacy, Financial Technology, Asset Performance, Mutual Fund Investment Decisions