

Pengaruh literasi keuangan terhadap preferensi pilihan investasi generasi milenial = The influence of financial literacy on millennials investment preference

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Abstrak

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh financial literacy terhadap preferensi pilihan investasi pada generasi millennials. Financial literacy pada penelitian ini diukur dengan financial attitude, financial behavior, dan financial knowledge. Preferensi pilihan investasi dilihat melalui minat generasi millennials pada instrumen deposito, emas, properti, reksadana, dan saham. Selain itu, penelitian ini juga menggunakan risk attitude sebagai variabel moderasi. Penelitian ini menggunakan metode kuantitatif dengan jumlah responden sebanyak 247 orang dan diolah dengan metode analisis regresi linear berganda. Hasil penelitian menunjukkan bahwa financial attitude, financial behaviour, dan financial knowledge tidak berpengaruh pada preferensi pilihan investasi deposito, emas, dan properti. Namun, financial attitude dan financial knowledge berpengaruh terhadap preferensi pilihan investasi reksadana dan saham. Selain itu hasil penelitian menunjukkan bahwa risk attitude hanya berpengaruh terhadap preferensi pilihan investasi saham serta hanya memoderasi (memperkuat) financial attitude terhadap preferensi pilihan investasi reksadana.

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ABSTRACT

This study aims to determine the effect of financial literacy on millennials investment choice preferences. Financial literacy here is measured by financial attitude, financial behavior, and financial knowledge. Investment choice preferences are seen through the interest of millennials in deposits, gold, property, mutual funds and shares. In addition, this study also uses risk attitude as a moderating variable. This study uses a quantitative method with a number of respondents as many as 247 people and processed by multiple linear regression analysis method. The results of the study show that financial attitude, financial behavior, and financial knowledge have no effect on preference for investment in deposits, gold, and property. However, financial attitude and financial knowledge have an effect on the choice of mutual fund and stock investment choices. In addition, the results of the study show that the risk attitude only affects stock preference investment preferences and only moderates (strengthens) the financial attitude towards mutual fund investment choice preferences.