

# Analisis Kualitatif terhadap Perilaku Keputusan Investasi pada Cryptocurrency dalam Kontrol Literasi Keuangan, Motivasi, dan Locus Kontrol: Studi Kasus pada Wanita Gen Z di Indonesia = A Qualitative Analysis of Investment Decision Behavior in Cryptocurrencies in Control of Financial Literacy, Motivation, and Locus of Control: A Case Study of Gen Z Women in Indonesia

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## Abstrak

Penelitian ini bertujuan untuk mengetahui preferensi perilaku investor dan wawasan terhadap keputusan berinvestasi dalam kontrol: literasi keuangan, motivasi, dan locus kontrol, pada investor cryptocurrency wanita Gen Z di Indonesia. Metode yang digunakan dalam penelitian ini adalah kualitatif dengan melakukan wawancara semi terstruktur dan mengambil sampel sebanyak 15 investor cryptocurrency wanita. Hasil penelitian menunjukkan bahwa investor tersebut memiliki preferensi dan keyakinan yang berbeda mengenai keputusan investasi. Jika ditinjau berdasarkan literasi keuangan, mereka telah mengetahui pemahaman dasar akan investasi pada cryptocurrency, serta mereka percaya literasi keuangan berguna untuk mengetahui produk yang dibeli untuk menciptakan return. Motivasi investasi mereka juga didasari untuk mendapatkan return, income tambahan, dan belajar beradaptasi dengan lingkungan baru, serta adanya dorongan dari pengaruh lingkungan dan sentimen yang beredar. Locus kontrol internal menunjukkan mereka yang bersikap percaya diri dalam mengambil keputusan dikarenakan merasa mampu membuat analisa harga dan mereka yang bersikap locus kontrol eksternal dalam hal mengikuti keputusan orang lain serta bergantung pada faktor keberuntungan dikarenakan adanya rasa takut dan keraguan serta munculnya ketidakpastian kondisi pasar. Serta terdapat pengaruh faktor psikologis seperti Extraversion, Agreeableness, Conscientiousness, Neuroticism, dan Openness to Experience terhadap pengambilan keputusan investasi. ....The purpose of this study is to determine the behavioral preferences of investors and empirical insights into investment decisions in control: financial literacy, motivation, and locus of control, in Gen Z female cryptocurrency investors in Indonesia. The method used in this study is qualitative by conducting semi-structured interviews and taking a sample of 15 female cryptocurrency investors. The results show that these investors have different preferences and beliefs regarding investment decisions. In terms of financial literacy, they already know a basic understanding of investing in cryptocurrencies, and they believe financial literacy is useful for knowing the products purchased to create returns. Their investment motivation is also based on getting returns, additional income, and learning to adapt, as well as being driven by environmental influences and sentiments. Internal locus of control shows those who are confident in making decisions because they feel they are able to make price analysis and those who act as external locus of control in terms of following other people's decisions and relying on luck factors due to fear and doubt and the emergence of uncertainty in market conditions. Also there is the influence of psychological factors such as Extraversion, Agreeableness, Conscientiousness, Neuroticism, and Openness to Experience on investment decision making.