

Pengaruh Karakteristik Individual Investor terhadap Keputusan Investasi Generasi Muda pada Aset Keuangan = The Influence Of Characteristics Individual's Investor On Financial Investment Decision Of Young Generation

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Abstrak

Penelitian ini memiliki tujuan untuk menentukan pengaruh karakteristik investor individu, termasuk financial literacy, overconfidence, herding behavior, risk tolerance dan faktor demografis terhadap keputusan investasi aset keuangan generasi muda. Penelitian ini menggunakan teknik pengambilan sampel dengan purposive sampling, dimana sampel terdiri dari investor pasar modal dalam rentang usia generasi Y dan Z dan lokasi domisili di lima kota besar di Jawa. Data primer dikumpulkan melalui kuesioner online, dengan total 195 investor. Pengujian hipotesis dilakukan menggunakan model regresi logistik biner dan diproses dengan STATA-17. Hasil penelitian menunjukkan bahwa overconfidence, herding behavior, risk tolerance, dan jenis kelamin mempengaruhi keputusan investasi keuangan generasi muda. Namun literasi keuangan, pendapatan, dan usia tidak memiliki pengaruh signifikan terhadap keputusan investasi generasi muda.

.....This study aims to determine influence of individual investor characteristics, including financial literacy, overconfidence bias, herding behavior, risk tolerance and demographic factors on the financial asset investment decisions of young generation. This study used purposive sampling, with sample consisting of capital market investors within age range of gen Y and gen Z and location of domiciles in five major cities on Java. Primary data were collected through an online questionnaire, with a total of 195 investors. Hypotesis testing was conducted using binary logistic regression model and processed with STATA-17. Result of the study indicate that overconfidence bias, herding behavior, risk tolerance and gender influence financial investment decisions of young generation. But financial literacy, income and age do not have a significant effect on investment decision of young generation.