Financial Literacy Dalam Pengambilan Keputusan Investasi: Studi Kasus Pekerja Usia 21-25 Tahun di Jakarta = Financial Literacy in Investment Decision Making: Case Study of Workers Aged 21-25 Years in Jakarta

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Abstrak

Penelitian ini bertujuan menganalisis peran financial literacy dalam pengambilan keputusan investasi pekerja muda (21–25 tahun) di Jakarta. Menggunakan pendekatan kualitatif dan teori Rational Choice Theory (RCT), penelitian ini menyoroti bagaimana interaksi sosial, lingkungan kerja, dan komunitas digital membentuk rasionalitas investasi. Hasil penelitian menunjukkan bahwa financial literacy dipahami tidak sekadar sebagai keterampilan teknis mengelola keuangan, tetapi sebagai kesadaran akan pentingnya perencanaan masa depan finansial. Pemahaman ini didorong oleh pengalaman hidup, tekanan sosial, dan budaya konsumsi urban. Keputusan investasi terbentuk melalui proses sosial dan reflektif, bukan keputusan individual semata. Peningkatan financial literacy juga mendorong perubahan gaya hidup dari konsumtif menuju kesadaran finansial, meski tetap dihadapkan pada tantangan sosial dan informasi. Kesimpulannya, financial literacy berfungsi sebagai alat rasional sekaligus sosial dalam membentuk perilaku keuangan muda-mudi urban, sehingga strategi peningkatannya berbasis konteks sosial dan budaya.
......This study aims to analyze the role of financial literacy in investment decision-making of young workers (21–25 years old) in Jakarta. Using a qualitative approach and Rational Choice Theory (RCT), this study highlights how social interactions, work environments, and digital communities shape investment rationality. The results show that financial literacy is understood not only as technical skills in managing finances, but as an awareness of the importance of financial future planning. This understanding is driven by life experiences, social pressures, and urban consumption culture. Investment decisions are formed through social and reflective processes, not just individual decisions. Increasing financial literacy also encourages changes in lifestyle from consumptive to financial awareness, although still faced with social and information challenges. In conclusion, financial literacy functions as a rational and social tool in shaping the financial behavior of young urbanites, so that its improvement strategy is based on social and cultural contexts.