

ABSTRACT

***THE INFLUENCE OF FINANCIAL LITERACY ON
INVESTMENT DECISIONS OF MILLENNIAL AND
GENERATION Z***

By:

Ria Zuhriah

203402121

Under the Guidance of:

Dr. Edy Suroso

Andina Eka Mandasari

This research is motivated by the phenomenon where many investors, especially millennials and Generation Z, experience losses in investing. This study aims to determine and analyze the influence of financial literacy and investment decisions on millennials and Generation Z, as well as to determine the differences in financial literacy and investment decisions between millennials and Generation Z. This research uses a quantitative survey approach method. The technique used is probability sampling with the Proportionate Stratified Random technique. The analysis tool used in this study is simple linear regression and paired t-test sample. The survey results of 80 respondents show that financial literacy has an influence on investment decisions of millennials and Generation Z. The test results show a difference in financial literacy between millennials and Generation Z, while there is no difference between the two in investment decisions.

Keywords: Financial Literacy, Investment Decisions, Millennials, Generation Z