ABSTRAK

PENGARUH LITERASI KEUANGAN, *SELF-CONTROL* DAN *RISK TOLERANCE* TERHADAP KEPUTUSAN INVESTASI

(Penelitian terhadap Kelompok Studi Pasar Modal Universitas Siliwangi)

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Tujuan penelitian ini untuk mengetahui dan menganalisis pengaruh langsung literasi keuangan, *self-control, risk tolerance* terhadap keputusan investasi. Metode penelitian yang digunakan adalah metode survei dengan pendekatan kuantitatif. Jenis data yang digunakan merupakan data primer. Sampel dalam penelitian ini sebanyak 50 responden. Sedangkan teknik pengambilan sampel dengan metode sensus. Alat analisis dalam penelitian ini menggunakan analisis Sructural Equation Modeling (SEM) dengan pendekatan analisis partial least square (PLS) serta diolah menggunakan software SmartPLS 3.0. Hasil analisis menunjukkan bahwa: Tidak terdapat pengaruh positif literasi keuangan terhadap keputusan investasi, terdapat pengaruh positif *self-control* terhadap keputusan investasi, terdapat pengaruh positif risk tolerance terhadap keputusan investasi.

Kata Kunci: Literasi Keuangan, *Self-Control, Risk Tolerance,* Keputusan Investasi

ABSTRACT

EFFECT OF FINANCIAL LITERACY,
SELF-CONTROL AND RISK TOLERANCE
ON INVESTMENT DECISIONS

(Research by the Siliwangi University Capital Market Study Group)

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The research aims to determine and analyze the direct influence of financial literacy, self-control, and risk tolerance on investment decisions. The research method used was a survey method with a quantitative approach. The type of data used is primary. The sample in this study was 50 respondents. Meanwhile, the sampling technique uses the census method. The analytical tool in this research uses structural equation modeling (SEM) analysis with a partial least squares (PLS) analysis approach and is processed using SmartPLS 3.0 software. The results of the analysis show that: there is no positive influence of financial literacy on investment decisions; there is a positive influence of self-control on investment decisions; and there is a positive influence of risk tolerance on investment decisions.

Keywords*: Financial Literacy, Self-Control, Risk Tolerance, Investment Decisions*