

**ABSTRACT**

**THE INFLUENCE OF FINANCIAL LITERACY, PSYCHOLOGY,  
AND MINIMUM CAPITAL ON INVESTMENT DECISIONS IN  
GENERATION Z**

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*This research is motivated by the phenomenon of an increase in the number of generation Z stock investors in the capital market, but the activeness of investors in transactions is still low, resulting in a decrease in the value of stock transactions. This study aims to determine and analyze the effect of financial literacy, psychology, and minimum capital on generation Z's investment decisions in the capital market. The research method used was a survey method with a quantitative approach, and the sample was drawn using purposive sampling technique. The data analysis technique used is multiple linear regression analysis. The survey results of 100 respondents show that financial literacy, psychology, and minimum capital have a positive effect on generation Z's investment decisions in the capital market.*

**Keyword:** **Financial Literacy, Psychology, Minimum Capital, Investment Decision**