

ABSTRACT

**THE INFLUENCE OF FINANCIAL LITERACY, RISK PERCEPTION, AND
LOCUS OF CONTROL ON GENERATION Z ONLINE INVESTMENT
DECISIONS**

By:

Mella Sutatama

1934021111

Under the Guidance of:

Deasy Lestary Kusnandar

Andina Eka Mandasari

This research is based on the phenomenon of during the pandemic there was an increase in the number of new investors, one of which was gen Z especially in online investement but the activeness of investors in transactions is still low. The objective of the research to analyze the effect of financial literacy, risk perception, locus of control and online investment decisions of gen Z investors, the effect of financial literacy on online investment decisions of gen Z, the effect of perceived risk on online investment decisions of gen Z, and the influence of locus of control to gen Z online investment decisions. This research uses a survey approach methode quantitative. Technique used purposive sampling. The analytical tool used in this research is multiple linier regression. The survey result of 100 respondents found that financial literacy and locus of control has a positive effect on gen Z online investment decision. Meanwhile, risk perception has no effect on on gen Z online investment decision.

Keyword: ***Financial Literacy, Risk Perception, Locus of Control, Online Investment Decisions, Gen Z***

ABSTRAK

PENGARUH LITERASI KEUANGAN, PERSEPSI RISIKO, DAN *LOCUS OF CONTROL* TERHADAP KEPUTUSAN INVESTASI *ONLINE* GENERASI Z

Oleh :

Mella Sutatama

1934021111

Dibawah Bimbingan:

Deasy Lestary Kusnandar

Andina Eka Mandasari

Penelitian ini dilatarbelakangi oleh fenomena pada masa pandemi terjadi peningkatan jumlah investor baru salah satunya gen Z khususnya dalam investasi *online*, namun keaktifan investor dalam bertransaksi masih rendah. Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh literasi keuangan, persepsi risiko, *locus of control* dan keputusan investasi *online* investor gen Z, pengaruh literasi keuangan terhadap keputusan investasi *online* gen Z, pengaruh persepsi risiko terhadap keputusan investasi *online* gen Z, dan pengaruh *locus of control* terhadap keputusan investasi *online* gen Z. Penelitian ini menggunakan metode pendekatan survey kuantitatif. Teknik yang digunakan *purposive sampling*. Alat analisis yang digunakan dalam penelitian ini adalah regresi linier berganda. Hasil survei terhadap 100 responden menemukan bahwa literasi keuangan dan *locus of control* berpengaruh positif terhadap keputusan investasi *online* generasi Z. Sedangkan persepsi risiko tidak berpengaruh terhadap keputusan investasi *online* generasi Z.

Kata Kunci: Literasi Keuangan, Persepsi Risiko, *Locus of Control*, Keputusan Investasi *Online*, Gen Z