

ABSTRAK

Penelitian ini dilakukan untuk mengetahui sejauh mana literasi keuangan, tujuan investasi, dan pengaruh influencer berperan dalam menentukan keputusan investasi Generasi Z di Indonesia. Metode penelitian yang digunakan adalah pendekatan kuantitatif dengan penyebaran kuesioner kepada 40 responden Generasi Z yang aktif dalam aktivitas investasi saham. Data dianalisis menggunakan program SPSS versi 25 melalui berbagai pengujian statistik, seperti uji t, uji F, autokorelasi, normalitas, multikolinearitas, heteroskedastisitas, serta koefisien determinasi (R^2). Hasil penelitian menunjukkan bahwa secara individu maupun bersama-sama, literasi keuangan, tujuan investasi, dan pengaruh influencer memberikan pengaruh positif dan signifikan terhadap keputusan investasi. Nilai Adjusted R^2 sebesar 0,725 mengindikasikan bahwa ketiga variabel tersebut mampu menjelaskan 72,5% variasi keputusan investasi, sementara 27,5% sisanya dipengaruhi oleh faktor lain yang tidak diteliti dalam studi ini.

Kata Kunci: Literasi Keuangan, Tujuan Investasi, Pengaruh Influencer, Keputusan Investasi, Generasi Z

ABSTRACT

This study aims to determine how financial literacy, investment goals, and influencer impact contribute to the investment decisions of Generation Z in Indonesia. A quantitative research approach was employed by distributing questionnaires to 40 respondents from Generation Z who are actively involved in stock investment activities. Data were processed using SPSS version 25 and analyzed through several statistical tests, including the t-test, F-test, autocorrelation, normality, multicollinearity, heteroscedasticity, and coefficient of determination (R^2). The results indicate that both individually and jointly, financial literacy, investment goals, and influencer impact have a positive and significant effect on investment decisions. The Adjusted R^2 value of 0.725 suggests that these three variables explain 72.5% of the variation in investment decisions, while the remaining 27.5% is influenced by other factors not examined in this research.

Keywords: Financial Literacy, Investment Goals, Influencer Impact, Investment Decisions, Generation Z