

ABSTRAK

Penelitian ini dimaksudkan untuk mengetahui pengaruh *financial literacy*, *risk perception*, *herding*, pengalaman investasi dan pendapatan terhadap keputusan investasi saham (studi kasus pada usia produktif kerja di Jakarta Barat). Objek penelitian ini adalah karyawan produktif kerja di daerah Jakarta Barat. Teknik pengambilan sampel adalah *Hair* dengan kriteria usia produktif kerja di daerah Jakarta Barat dengan jumlah 170 sampel. Analisis data dalam penelitian ini menggunakan metode kuesioner dari *Structural Equation Modeling* (SEM) versi 3.0. Hasil dari penelitian ini menyatakan bahwa *financial literacy* berpengaruh positif dan signifikan terhadap keputusan investasi saham, *risk perception* tidak berpengaruh terhadap keputusan investasi saham, *herding* tidak berpengaruh terhadap keputusan investasi saham, pengalaman investasi berpengaruh positif dan signifikan terhadap keputusan investasi saham, dan pendapatan berpengaruh positif dan signifikan terhadap keputusan investasi saham.

Kata kunci: *financial literacy*, *risk perception*, *herding*, pengalaman investasi, pendapatan, keputusan investasi saham



ABSTRACT

This study is intended to determine the effect of financial literacy, risk perception, herding, investment experience and income on stock investment decisions (a case study of working productive age in West Jakarta). The object of this research is productive employees working in the West Jakarta area. The sampling technique was Hair with the criteria of working productive age in the West Jakarta area with a total of 170 samples. Data analysis in this study used a questionnaire method from Structural Equation Modelling (SEM) version 3.0. The results of this study state that the financial literacy has a positive and significant effect on stock investment decisions, the risk perception has no effect on stock investment decisions, the herding has no effect on stock investment decisions, the investment experience has a positive effect. and significant to stock investment decisions, and income has a positive and significant effect on stock investment decisions.

Keywords: financial literacy, income, herding, investment experience, risk perception, stock investment decisions



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