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**PENGARUH *RISK TOLERANCE* DAN *FINANCIAL LITERACY*
TERHADAP *INVESTMENT DECISION***

(Survei pada Generasi Z di Jawa Barat)

SKRIPSI

Diajukan untuk Memenuhi Salah Satu Syarat Menempuh Ujian Sidang
Sarjana Pendidikan Pada Program Studi Pendidikan Bisnis



Oleh
Linda Angel Callista
NIM. 2102103

**PROGRAM STUDI PENDIDIKAN BISNIS
FAKULTAS PENDIDIKAN EKONOMI DAN BISNIS
UNIVERSITAS PENDIDIKAN INDONESIA
2024**

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NIM.2102103

Sebuah skripsi yang diajukan untuk salah satu syarat memperoleh gelar sarjana
Pendidikan pada Program Studi Pendidikan Bisnis

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LEMBAR PENGESAHAN
PENGARUH RISK TOLERANCE DAN FINANCIAL LITERACY TERHADAP
INVESTMENT DECISION
(Survei pada Generasi Z di Jawa Barat)

Skripsi ini Disetujui dan Disarankan oleh:

Pembimbing 1

Pembimbing 2



Dr. Imas Purnamasari, S.Pd, MM

NIP. 19770512 200112 2 001

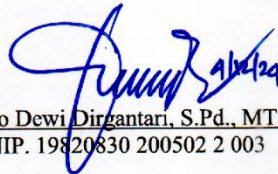


Ratu Dintha IZFS, S.Pd., MM

NIP. 92020041 992111 7 201

Mengetahui,

Ketua Program Studi Pendidikan Bisnis



Dr. Puspo Dewi Dirgantari, S.Pd., MT., MM

NIP. 19820830 200502 2 003

Tanggung Jawab Yuridis
Ada pada Penulis



Linda Angel Callista

NIM. 2102103

ABSTRAK

Linda Angel Callista (2102103) “ **Pengaruh *Risk Tolerance* dan *Financial Literacy* Terhadap *Investment Decision* (Survei pada Generasi Z di Jawa Barat)**” di bawah bimbingan Dr. Imas Purnamasari, S.Pd, MM dan Ratu Dintha IZFS, S.Pd., MM.

Skripsi ini bertujuan untuk menyelidiki hubungan antara *Risk Tolerance*, *Financial Literacy*, dan *Investment Decision* di industri investasi. Metode penelitian yang digunakan adalah penelitian deskriptif dan verifikatif dengan unit analisis Generasi Z di Jawa Barat dengan jumlah populasi 11,8 juta jiwa dan sampel yang diambil sebanyak 373 responden menggunakan purposive sampling dengan bantuan SPSS versi 26 for Windows. Hasil penelitian menunjukkan bahwa *Risk Tolerance* dan *Financial Literacy* berpengaruh positif terhadap *Investment Decision*. Implikasi dari penelitian ini adalah bahwa peningkatan literasi keuangan dan pemahaman terhadap toleransi risiko dapat membantu Generasi Z di Jawa Barat membuat keputusan investasi yang lebih bijak dan optimal. Selain itu, hasil penelitian ini dapat menjadi dasar bagi lembaga pendidikan dan industri keuangan untuk mengembangkan program edukasi dan layanan yang mendukung penguatan literasi keuangan dan manajemen risiko investasi. Dengan memahami dinamika tersebut, Generasi Z khususnya di Jawa Barat dapat mengembangkan strategi dalam melakukan keputusan investasi.

Kata Kunci: Perilaku Keuangan, toleransi resiko, literasi keuangan, keputusan investasi, generasi Z.

ABSTRACT

Linda Angel Callista (2102103) “*The Effect of Risk Tolerance and Financial Literacy on Investment Decision (Survey on Generation Z in West Java)*” under the guidance of Dr. Imas Purnamasari, S.Pd, MM and Ratu Dintha IZFS, S.Pd., MM.

This thesis aims to investigate the relationship between *Risk Tolerance*, *Financial Literacy*, and *Investment Decisions* in the investment industry. The research method used is descriptive and verification research with the unit of analysis of Generation Z in West Java with a population of 11.8 million and a sample of 373 respondents using purposive sampling with the help of SPSS version 26 for Windows. The results showed that *Risk Tolerance* and *Financial Literacy* have a positive effect on *Investment Decisions*. The implication of this research is that increasing *Financial Literacy* and understanding of *Risk Tolerance* can help Generation Z in West Java make wiser and more optimal *Investment Decisions*. In addition, the results of this study can serve as a basis for educational institutions and the financial industry to develop educational programs and services that support the strengthening of *Financial Literacy* and investment risk management. By understanding these dynamics, Generation Z, especially in West Java, can develop strategies in making *Investment Decisions*.

Keywords: Financial Behavior, *Risk Tolerance*, *Financial Literacy*, *Investment Decision*, generation Z.

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PENGARUH RISK TOLERANCE DAN FINANCIAL LITERACY TERHADAP INVESTMENT DECISION (SURVEI PADA GENERASI Z DI JAWA BARAT)

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