

Pengaruh Income dan Financial Literacy terhadap Keputusan Investasi Saham dengan Faktor Perilaku (Overconfidence dan Risk Aversion) sebagai Variabel Mediasi pada Investor di Wilayah Jabodetabek = The Influence of Income and Financial Literacy on Stock Investment Decisions with Behavioral Factors (Overconfidence and Risk Aversion) as Mediating Variables Among Investors in the Jabodetabek Region

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Abstrak

Penelitian ini bertujuan untuk mengetahui peran income dan financial literacy terhadap keputusan investasi saham dengan overconfidence dan risk aversion sebagai variabel mediasi. Data penelitian dikumpulkan melalui kuesioner online dengan sejumlah 210 responden yang berusia di atas 18 tahun, memiliki investasi dalam bentuk saham, dan berdomisili di wilayah Jabodetabek. Hasil penelitian menunjukkan bahwa overconfidence secara signifikan memiliki peran mediasi dalam pengaruh income dan financial literacy terhadap keputusan investasi saham. Sementara itu, risk aversion tidak memediasi pengaruh income dan financial literacy terhadap keputusan investasi saham. Hasil penelitian juga menunjukkan income dan financial literacy memiliki pengaruh positif terhadap overconfidence, sedangkan income dan financial literacy memiliki pengaruh negatif terhadap risk aversion.

.....This study aims to determine the role of income and financial literacy on stock investment decisions with overconfidence and risk aversion as mediating variables. Research data was collected through an online questionnaire with a number of 210 respondents who were over 18 years old, had investments in stocks, and were domiciled in Jabodetabek. The results showed that overconfidence significantly has a mediating role in the effect of income and financial literacy on stock investment decisions. Meanwhile, risk aversion does not mediate the effects of income and financial literacy on stock investment decisions. The results also show that income and financial literacy have positive effects on overconfidence, while income and financial literacy have negative effects on risk aversion.