

# **Analisis Literasi Keuangan, Inklusi Keuangan, dan Financial Technology Terhadap Keputusan Investasi Pada Mahasiswa**

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## **Abstrak**

Penelitian ini merupakan studi kuantitatif yang bertujuan menganalisis dampak literasi keuangan, inklusi keuangan, dan *financial technology* terhadap keputusan investasi mahasiswa Program Studi S1 Manajemen Fakultas Ekonomi dan Bisnis Universitas Pembangunan Nasional "Veteran" Jakarta. Metode penelitian menggunakan Partial Least Square (PLS) dengan software SmartPLS 3.0. Analisis melibatkan teknik deskriptif dan inferensial, termasuk uji validitas, uji reliabilitas, uji koefisien determinasi, dan uji hipotesis. Data dikumpulkan melalui kuesioner yang disebar melalui *google form*. Hasil penelitian menunjukkan bahwa literasi keuangan, inklusi keuangan, dan *financial technology* memiliki pengaruh terhadap keputusan investasi mahasiswa. Temuan ini diharapkan dapat memberikan kontribusi dalam pemahaman perilaku keuangan mahasiswa serta relevan untuk pengembangan program literasi keuangan di lingkungan perguruan tinggi. Studi ini diharapkan dapat memberikan pandangan lebih dalam terkait faktor-faktor yang mempengaruhi keputusan investasi di kalangan mahasiswa.

**Kata Kunci:** Literasi keuangan, Inklusi Keuangan, *Financial Technology* dan Keputusan Investasi

# ***Analysis of Financial Literacy, Financial Inclusion, and Financial Technology on Investment Decisions in Students***

***By Arvia Dwi Putri***

## ***Abstract***

*This research is a quantitative study which aims to analyze the impact of financial literacy, financial inclusion and financial technology on investment decisions of students in the Bachelor of Management Study Program, Faculty of Economics and Business, National Development University "Veteran" Jakarta. The research method uses Partial Least Square (PLS) with SmartPLS 3.0 software. Analysis involves descriptive and inferential techniques, including validity tests, reliability tests, coefficient of determination tests, and hypothesis tests. Data was collected through a questionnaire distributed via Google Form. The research results show that financial literacy, financial inclusion, and financial technology have an influence on students' investment decisions. It is hoped that these findings can contribute to the understanding of student financial behavior and are relevant for the development of financial literacy programs in higher education environments. It is hoped that this study will provide a deeper insight into the factors that influence investment decisions among students.*

***Keywords:*** *Financial Literacy, Financial Inclusion, Financial Technology, and Investment Decisions*