Analysis of Financial Asset Investment Decisions Among FEB Students at Universitas Pembangunan Nasional "Veteran" Jakarta

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Abstract

This study is a quantitative research aimed at analyzing the impact of expected return, herding bias, and financial technology on the investment decisions of students from the Faculty of Economics and Business at Universitas Pembangunan Nasional "Veteran" Jakarta. The research employs the Partial Least Square (PLS) method using SmartPLS 4.0 software. The analysis incorporates descriptive and inferential techniques, including validity tests, reliability tests, determination coefficient tests, and hypothesis testing. Data were collected through questionnaires distributed via Google Forms. The results reveal that expected return and financial technology significantly influence students' investment decisions, while herding bias does not have a significant impact. These findings are expected to contribute to students' understanding and provide relevant insights to enhance their knowledge of investment decision-making.This study aims to offer a deeper perspective on the factors influencing investment decisions among students.

Keywords: Expected Return, Herding Bias, Financial Technology, Investment Decisions

Analisis Keputusan Investasi Financial Asset Pada Mahasiswa FEB

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Abstrak

Penelitian ini merupakan studi kuantitatif yang bertujuan menganalisis dampak expected return, herding bias, dan financial technology terhadap keputusan investasi mahasiswa Fakultas Ekonomi dan Bisnis Universitas Pembangunan Nasional "Veteran" Jakarta. Metode penelitian menggunakan Partial Least Square (PLS) dengan software SmartPLS 4.0. 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 expected return dan financial technology memiliki pengaruh terhadap keputusan investasi pada mahasiswa, sedangkan herding bias tidak memiliki pengaruh terhadap keputusan investasi pada mahasiswa. Temuan ini diharapkan dapat memberikan kontribusi dalam pemahaman mahasiswa serta relevan untuk pengembangan pengetahuan mereka terhadap pengambilan keputusan investasi. Studi ini diharapkan dapat memberikan pandangan lebih dalam terkait faktor-faktor yang mempengaruhi keputusan investasi di kalangan mahasiswa.

Kata Kunci: Expected Return, Herding Bias, *Financial Technology* dan Keputusan Investasi