

ABSTRAK

**Fakultas Ekonomi dan Bisnis
Program Studi S-1 Akuntansi
Tahun 2025**

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Pengaruh *Gender*, Pendidikan, *Financial Behavior*, dan *Financial Literacy* terhadap Keputusan Investasi Saham serta Tinjauan dalam Perspektif Islam (Studi Kasus pada Mahasiswa FEB di Universitas Negeri DKI Jakarta).

6 Bab, 228+xv halaman, 27 tabel, 6 gambar, dan 22 lampiran.

Uraian Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh *gender*, pendidikan, *financial behavior*, dan *financial literacy* terhadap keputusan investasi saham pada mahasiswa Fakultas Ekonomi dan Bisnis di Universitas Negeri DKI Jakarta. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei melalui penyebaran kuesioner kepada 100 responden yang telah memiliki pengalaman berinvestasi saham. Data dianalisis menggunakan uji instrumen, uji asumsi klasik, regresi linear berganda, uji t, dan uji f dengan bantuan perangkat lunak SPSS 27.

Hasil penelitian menunjukkan bahwa secara parsial variabel *gender* dan pendidikan tidak berpengaruh signifikan terhadap keputusan investasi saham, sedangkan variabel *financial behavior* dan *financial literacy* berpengaruh positif dan signifikan. Secara simultan, keempat variabel independen berpengaruh signifikan terhadap keputusan investasi saham dengan nilai koefisien determinasi (R^2) sebesar 0,813, yang berarti 81,3% variasi keputusan investasi saham dapat dijelaskan oleh variabel penelitian, sementara sisanya 18,7% dipengaruhi oleh faktor lain di luar model. Temuan ini menegaskan bahwa perilaku keuangan dan literasi keuangan menjadi faktor dominan dalam menentukan kualitas keputusan investasi saham mahasiswa.

Kata Kunci: *Gender*, Pendidikan, *Financial Behavior*, *Financial Literacy*, Keputusan Investasi Saham.

ABSTRACT

**Faculty of Economics and Business
Bachelor of Accounting Study Program
2025**

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The Influence of Gender, Education, Financial Behavior, and Financial Literacy on Stock Investment Decisions with a Review from an Islamic Perspective (A Case Study on FEB Students at State Universities in DKI Jakarta).

6 Chapters, 228+xv pages, 27 tables, 6 figures, dan 22 appendices

Abstract Description

This study aims to analyze the effect of gender, education, financial behavior, and financial literacy on stock investment decisions among students of the Faculty of Economics and Business at Universitas Negeri DKI Jakarta. A quantitative approach was employed using a survey method with questionnaires distributed to 100 respondents who had prior experience in stock investing. Data were analyzed using instrument tests, classical assumption tests, multiple linear regression, t-test, and F-test with the assistance of SPSS 27 software.

The results indicate that, partially, gender and education have no significant effect on stock investment decisions, while financial behavior and financial literacy have a positive and significant effect. Simultaneously, all four independent variables significantly influence stock investment decisions, with a coefficient of determination (R^2) of 0.813. This means that 81.3% of the variation in stock investment decisions can be explained by the studied variables, while the remaining 18.7% is influenced by other factors outside the model. These findings highlight that financial behavior and financial literacy are the dominant factors in shaping the quality of students' stock investment decisions.

Keywords: Gender, Education, Financial Behavior, Financial Literacy, Stock Investment Decision