

ABSTRAK

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“PENDEKATAN *THEORY OF PLANNED BEHAVIOR* TERHADAP NIAT INVESTASI MAHASISWA PADA PASAR SAHAM DAN CRYPTOCURRENCY”

(XVII + 93 halaman : 28 tabel; 9 gambar ; 4 Lampiran)

Minat investasi di kalangan mahasiswa Indonesia masih tergolong rendah. Meskipun jumlah mahasiswa di Indonesia mencapai sekitar 9,32 juta jiwa, hanya sebagian kecil dari populasi tersebut yang aktif sebagai investor pasar modal. Penelitian ini bertujuan untuk memahami faktor-faktor yang mempengaruhi minat mahasiswa dalam berinvestasi di Saham dan Cryptocurrency dengan menggunakan pendekatan *Theory of Planned Behavior* (TPB). Metode yang digunakan adalah pendekatan kuantitatif dengan sampel sebanyak 200 mahasiswa Indonesia yang memiliki pengalaman investasi sebelumnya. Analisis data dilakukan menggunakan metode *Partial Least Squares Structural Equation Modeling* (PLS-SEM). Hasil penelitian menunjukkan bahwa *Perceived Behavioral Control* (PBC) secara signifikan memediasi hubungan antara *Attitude Toward Behavior* (ATB) dan *Intention to Invest* (ITI) dalam konteks investasi di pasar Saham. Sementara itu, *Subjective Norms* (SN) memiliki pengaruh yang lebih kuat terhadap investasi Cryptocurrency, baik secara langsung maupun tidak langsung. Temuan ini mengindikasikan bahwa literasi keuangan dan kepercayaan diri dalam pengambilan keputusan menjadi pendorong utama untuk investasi Saham, sedangkan pengaruh sosial lebih dominan dalam keputusan investasi Cryptocurrency.

Kata Kunci : Saham, Cryptocurrency, Generasi Z, Theory of Planned Behavior

Referensi : 44 (2016-2025)

ABSTRACT

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“THE THEORY OF PLANNED BEHAVIOR APPROACH TO STUDENTS’ INVESTMENT INTENTION IN THE STOCK AND CRYPTOCURRENCY MARKETS”

(XVII + 93 pages : 28 tables; 9 pictures ; 4 attachments)

Investment interest among Indonesian university students remains relatively low. Although the Indonesian university student population in Indonesia reaches approximately 9.32 million, only a small portion of them are actively involved as capital market investors. This study aims to understand the factors influencing students’ interest in investing in stocks and cryptocurrency by applying the Theory of Planned Behavior (TPB). The study employs a quantitative approach, with a sample of 200 university students in Indonesia who have previous investment experience. Data analysis was conducted using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method. The results indicate that Perceived Behavioral Control (PBC) significantly mediates the relationship between Attitude Toward Behavior (ATB) and Intention to Invest (ITI) in the stock market. Meanwhile, Subjective Norms (SN) have a stronger influence on cryptocurrency investment, both directly and indirectly. These findings suggest that financial literacy and confidence in decision-making are the main drivers of stock investment, whereas social influence plays a more dominant role in cryptocurrency investment decisions.

Keywords : Stock, Cryptocurrency, Z Generation, Theory of Planned Behavior

Reference : 44 (2016-2025)