THE ROLE OF FINANCIAL LITERACY, RISK PERCEPTION AND MOTIVATION ON MILLENNIAL GENERATION IN BATAM IN MAKING INVESTMENT DECISION

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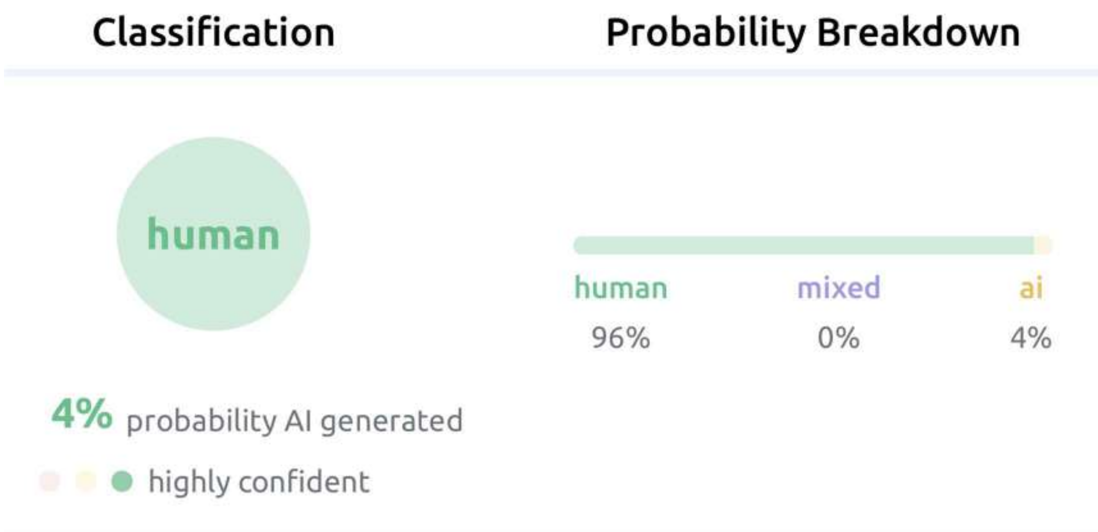

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ABSTRACTS

Millennial investors dominate the investment market, including in Batam City, which is developing rapidly and needs millennials in the productive period to boost economic growth. However, the rising number of millennial investors in Batam is not in line with existing knowledge. This research seeks to determine how financial literacy, risk perception, and motivation affect Batam's millennials' investment decisions. In this quantitative study, 135 investors born between 1981 and 1996 were surveyed. A questionnaire measured financial knowledge, risk perception, and motivation, which affect investment decisions. The study found that financial literacy and risk perception influence millennials' investing decisions. Motivation doesn't influence investing decisions. These findings highlight the significance of financial education for the younger generation in increasing their involvement in the investing market. It is intended that this research will become a reference for policymakers and educational institutions in establishing initiatives that assist the millennial generation's investment.

Keywords: Millennial Generation, Financial Literacy, Risk Perception, Motivation, Investment Decision

INTISARI

Investor milenial mendominasi pasar investasi, termasuk di Kota Batam yang tengah berkembang pesat dan membutuhkan kaum milenial di masa produktif untuk mendongkrak pertumbuhan ekonomi. Namun, meningkatnya jumlah investor milenial di Batam tidak sejalan dengan pengetahuan yang ada. Penelitian ini berupaya untuk mengetahui bagaimana literasi keuangan, persepsi risiko, dan motivasi memengaruhi keputusan investasi kaum milenial di Batam. Dalam penelitian kuantitatif ini, 135 investor yang lahir antara tahun 1981 dan 1996 disurvei. Kuesioner mengukur pengetahuan keuangan, persepsi risiko, dan motivasi, yang memengaruhi keputusan investasi. Penelitian ini menemukan bahwa literasi keuangan dan persepsi risiko memengaruhi keputusan investasi kaum milenial. Motivasi tidak memengaruhi keputusan investasi. Temuan ini menyoroti pentingnya pendidikan keuangan bagi generasi muda dalam meningkatkan keterlibatan mereka di pasar investasi. Diharapkan penelitian ini akan menjadi referensi bagi para pembuat kebijakan dan lembaga pendidikan dalam membangun inisiatif yang membantu generasi milenial dalam berinvestasi.

Kata Kunci: Generasi Milenial, Literasi Keuangan, Persepsi Risiko, Motivasi, Keputusan Investasi