

**PENGARUH LITERASI KEUANGAN, *FINANCIAL EXPERIENCE*,  
*LOCUS OF CONTROL*, *EXPERIENCE REGRET*, *HERDING* DAN *RISK  
PERCEPTION* TERHADAP KEPUTUSAN INVESTASI SAHAM**

**(Studi Kasus Di Universitas Jenderal Achmad Yani Yogyakarta)**

Arni Fatmawati <sup>1</sup> Sumayyah <sup>2</sup>

**ABSTRAK**

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh Literasi keuangan, *financial experience*, *locus of control*, *experience regret*, *herding* dan *risk perception* terhadap keputusan investasi saham dengan studi kasus di Universitas Jenderal Achmad Yani Yogyakarta. Jenis penelitian yang digunakan adalah penelitian kuantitatif. Dalam penelitian ini data diolah dengan menggunakan SPSS Statistik 25. Hasil dari penelitian ini menunjukkan bahwa literasi keuangan dan *herding* berpengaruh negatif dan tidak signifikan terhadap keputusan investasi. *Locus of control*, *experience regret* dan *risk perception* berpengaruh positif dan tidak signifikan terhadap keputusan investasi, sementara *financial experience* berpengaruh positif dan signifikan terhadap keputusan investasi.

**Kata Kunci:** Literasi Keuangan, *Financial Experience*, *Locus of Control*, *Experience Regret*, *Herding*, *Risk Perception*, Keputusan Investasi.

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***THE EFFECT OF FINANCIAL LITERACY, FINANCIAL EXPERIENCE,  
LOCUS OF CONTROL, EXPERIENCE REGRET, HERDING AND RISK  
PERCEPTION ON STOCK INVESTMENT DECISIONS***

***(Case Study at Jenderal Achmad Yani University Yogyakarta)***

Arni Fatmawati <sup>1</sup> Sumayyah <sup>2</sup>

**ABSTRACT**

*The purpose of this study was to determine the effect of financial literacy, financial experience, locus of control, experience regret, herding and risk perception on stock investment decisions with a case study at Jenderal Achmad Yani University, Yogyakarta. This type of research used is quantitative research. In this study, data were processed using SPSS Statistics 25. The results of this study indicate that financial literacy and herding have a negative and insignificant effect on investment decisions. Locus of control, experience regret and risk perception have a positive and insignificant effect on investment decisions, while financial experience has a positive and significant effect on investment decisions.*

*Keywords: Financial Literacy, Financial Experience, Locus of Control, Experience Regret, Herding, Risk Perception, Investment Decision.*

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