

ABSTRACT

The Role of Financial Literacy, Personality Characteristics, and Risk Perception on Investment Decisions in Generation Z in South Tangerang

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This study provides an explanation of financial literacy, personality characteristics, and risk perception that can influence the investment decision-making process of Generation Z in South Tangerang. This research is a research with a quantitative approach and uses survey methods. The questionnaire was distributed via google form to 115 respondents who were then analyzed using SPSS version 25. The sampling technique used is purposive sampling. There were results that showed that only the Openness to Experience variable had a negative influence on Investment Decisions, other independent variables (Financial Literacy, Overconfidence, Conscientiousness, and Risk Perception) were each positive and significant in influencing Generation Z Investment Decisions in South Tangerang.

Keywords: *Financial Literacy, Personality, Risk Perception, Investment Decisions, Generation Z.*