ABSTRAK

PENGARUH *HERDING BEHAVIOR*, LITERASI KEUANGAN DAN GAYA HIDUP TERHADAP KEPUTUSAN INVESTASI PADA BITCOIN DI INDOSNESIA

Oleh

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Keputusan Investasi merupakan suatu keputusan atau kebijakan yang diambil untuk menanamkan modal pada satu atau lebih asset untuk menghasilkan keuntungan di masa yang akan datang. Penelitian ini bertujuan untuk menguji *Herding Behavior*, Literasi Keuangan Dan Gaya Hidup Terhadap Keputusan Investasi Pada Bitcoin Di Indonesia. Jenis penelitian ini adalah penelitian kuantitatif dengan pendekatan deskriptif. Pengumpulan data menggunakan data primer yang diperoleh dari responden kuesioner. Pengambilan sampel menggunakan *non probability* sampling dengan teknik *purposive sampling* berjumlah 40 responden. Metode analisis data yang digunakan adalah analisis linier berganda dan diolah memnggunakan software SPSS Windows 26.0. Hasil penelitian ini membuktikan bahwa *Herding Behavior* tidak berpengaruh secara parsial terhadap keputusan investasi, Literasi keuangan secara parsial berpengaruh positif terhadap keputusan investasi, Gaya Hidup secara parsial tidak berpengaruh positif terhadap keputusan investasi.

Kata Kunci : Keputusan Investasi *, Herding Behavior*, Literasi Keuangan dan Gaya Hidup

ABSTRACT

INFLUENCE OF HERDING BEHAVIOUR, FINANCIAL LITERACY, AND LIFESTYLE ON INVESTMENT DECISIONS IN BITCOIN IN INDONESIA

By:

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An investment decision is a decision or policy taken to invest in one or more assets to generate future profits. This study purpose was to examine herding behaviour, financial literacy, and lifestyle in Bitcoin in Indonesia. This type of research was quantitative with a descriptive approach. The study collected primary data from questionnaire respondents. With the purposive sampling technique, non-probability sampling amounted to 40 respondents. Multiple linear analysis, processed using SPSS Windows 26.0 software, wass the data analysis method used. The results of this study proved that herding behaviour had no partial effect on investment decisions, financial literacy partially had a positive effect on investment decisions, and lifestyle partially had no positive effect on investment decisions.

Keywords: Investment Decision, Herding Behavior, Financial Literacy and Lifestyle.

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