ABSTRAK

PENGARUH LITERASI KEUANGAN, *RISK PERCEPTION, FINANCIAL ATTITUDE* DAN *EXPERIENCE* TERHADAP KEPUTUSAN INVESTASI PADA INVESTOR *CRYPTOCURRENCY* DI LAMPUNG

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Pemahaman yang baik tentang literasi keuangan dan faktor-faktor psikologis menjadi penting bagi investor dalam mengambil keputusan investasi yang tepat. Banyak masyarakat yang melakukan investasi jangka panjang seperti aset crypto. Penelitian bertujuan untuk menganalisis pengaruh literasi keuangan, *risk perception*, *finacial attitude*, dan *experience* terhadap keputusan investasi pada investor cryptocurrency di Lampung. Metodologi yang digunakan dalam penelitian ini adalah survei dengan kuesioner yang disebarkan kepada investor cryptocurrency di wilayah Lampung. Jenis penelitian ini adalah penelitian kuantitatif dengan pendekatan asosiatif. Sumber data yang digunakan adalah data primer. Metode pengambilan sampel dalam penelitian ini adalah *non probability sampling* dan menggunakan teknik *puposive sampling*. Responden dalam penelitian ini berjumlah 105 investor crypto di Lampung. Uji prasyarat data menggunakan uji validitas dan uji reliabilitas. Hasil analisis menunjukkan bahwa Literasi Keuangan, *Risk Perception, Financial Attitude* dan *Experience* berpengaruh positif signifikan terhadap Keputusan Investasi.

Kata kunci: **Literasi Keuangan, *Risk Perception, Financial Attitude, Experience*, Keputusan Investasi, *Cryptocurrency*.**

ABSTRACT

THE INFLUENCE OF FINANCIAL LITERACY, RISK PERCEPTION, FINANCIAL ATTITUDE, AND EXPERIENCE ON INVESTMENT DECISIONS AMONG CRYPTOCURRENCY INVESTORS IN LAMPUNG

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A strong understanding of financial literacy and psychological factors is essential for investors to make sound investment decisions. Many individuals engaged in long-term investments such as crypto assets. This study aimed to examine the influence of financial literacy, risk perception, financial attitude, and experience on investment decisions among cryptocurrency investors in Lampung. The research employed a survey method using questionnaires distributed to cryptocurrency investors in the Lampung region. This study was quantitative with an associative approach. Primary data served as the main data source. The sampling method used was non-probability sampling with a purposive sampling technique. A total of 105 cryptocurrency investors in Lampung participated as respondents. Data prerequisite tests included validity and reliability tests. The data were analyzed using multiple linear regression, with hypothesis testing conducted through t-tests and F-tests. The results showed that financial literacy, risk perception, financial attitude, and experience had a significant positive influence on investment decisions whether partially or simultaneously.

Keywords: Financial Literacy, Risk Perception, Financial Attitude, Experience, Investment Decisions, Cryptocurrency