

ABSTRAK

Penelitian ini berjudul pengaruh financial literacy dan sosiodemografi terhadap keputusan investasi individu dengan bias perilaku sebagai variabel intervening. Tujuan penelitian ini adalah untuk menganalisis pengaruh langsung dan tidak langsung financial literacy dan sosiodemografi terhadap keputusan investasi melalui bias perilaku. Metode penelitian yang digunakan adalah metode analisis deskriptif kuantitatif dengan model *Structural Equation Modeling* (SEM-PLS) menggunakan SmartPLS. Berdasarkan hasil penelitian menunjukkan bahwa financial literacy tidak berpengaruh signifikan terhadap keputusan investasi Individu pegawai Kejaksaan Tinggi Jambi. Sosiodemografi berpengaruh signifikan terhadap keputusan investasi Individu pegawai Kejaksaan Tinggi Jambi. Financial literacy tidak berpengaruh signifikan terhadap bias perilaku Individu pegawai Kejaksaan Tinggi Jambi. Sosiodemografi tidak berpengaruh signifikan terhadap bias perilaku Individu pegawai Kejaksaan Tinggi Jambi. Bias perilaku berpengaruh signifikan terhadap keputusan investasi Individu pegawai Kejaksaan Tinggi Jambi. Financial literacy tidak berpengaruh signifikan terhadap keputusan investasi melalui bias perilaku. Sosiodemografi berpengaruh signifikan terhadap keputusan investasi melalui bias perilaku.

Kata Kunci : Literasi keuangan, sosiodemografi, keputusan investasi, dan bias perilaku.

ABSTRACT

This study is titled the influence of financial literacy and sociodemography on individual investment decisions with behavioral bias as an intervening variable. the purpose of this study is to analyze the direct and indirect influence of financial literacy and sociodemography on investment decisions through behavioral bias. the research method used is a quantitative descriptive analysis method with a structural equation modeling (sem-pls) model using smartpls. based on the results of the study , it shows that financial literacy does not have a significant effect on the investment decisions of individual employees of the jambi high prosecutor's office. sociodemography has a significant effect on the investment decisions of individual employees of the jambi high prosecutor's office. financial literacy does not have a significant effect on individual behavior bias of employees of the jambi high prosecutor's office. sociodemography has no significant effect on individual behavior bias of employees of the jambi high prosecutor's office. behavioral bias has a significant effect on individual investment decisions of jambi high prosecutor's office employees. financial literacy does not have a significant impact on investment decisions through behavioral bias. sociodemography has a significant impact on investment decisions through behavioral bias.

Keywords : *Financial literacy, sociodemography, investment decisions, and behavioral bias.*