

**PENGARUH LITERASI KEUANGAN, *RISK TOLERANCE*, DAN  
*OVERCONFIDENCE* TERHADAP PENGAMBILAN KEPUTUSAN  
INVESTASI *CRYPTOCURRENCY* PADA MAHASISWA FAKULTAS  
EKONOMI UNIVERSITAS PENDIDIKAN GANESHA**

**Oleh**

**Putu Angelina Parassari Ningrum, NIM 1917051030**

**Program Studi S1 Akuntansi**

**ABSTRAK**

Tujuan penelitian ini adalah untuk mengetahui pengaruh dari literasi keuangan, *risk tolerance* dan *overconfidence* terhadap keputusan investasi *cryptocurrency* pada mahasiswa Fakultas Ekonomi Universitas Pendidikan Ganesha. Populasi penelitian ini adalah mahasiswa Fakultas Ekonomi Universitas Pendidikan Ganesha. Teknik dalam mengambil sampelnya mempergunakan Teknik *snowball sampling* dan didapatkan sampel penelitian sebanyak 106 mahasiswa. Metode dalam mengumpulkan data dalam kajian studi ini melalui penyebaran kuesioner. Pada kajian studi ini mempergunakan uji statistik deskriptif, uji kualitas data, uji asumsi klasik uji hipotesis yang meliputi uji analisis regresi linier berganda, uji t, uji F dan koefisien determinasi melalui aplikasi IBM SPSS 26 *for Windows*. Hasil studi inipun membuktikan bahwasanya literasi keuangan dan variabel *risk tolerance* menyumbangkan pengaruhnya dengan positif dan signifikan bagi keputusan investasi *cryptocurrency* pada mahasiswa Fakultas Ekonomi Universitas Pendidikan Ganesha. Sedangkan variabel *overconfidence* menyumbangkan pengaruhnya dengan negatif signifikan bagi keputusan investasi *cryptocurrency* pada mahasiswa Fakultas Ekonomi Universitas Pendidikan Ganesha.

Kata kunci: keputusan investasi, *cryptocurrency*

**THE EFFECT OF FINANCIAL LITERACY, RISK TOLERANCE, AND  
OVERCONFIDENCE ON CRYPTOCURRENCY INVESTMENT DECISION  
MAKING IN STUDENTS OF THE FACULTY OF ECONOMICS, GANESHA  
UNIVERSITY OF EDUCATION**

**By**

**Putu Angelina Parassari Ningrum, NIM 1917051030**

**Program Study of Accounting**

**ABSTRACT**

*The purpose of this study was to determine the effect of financial literacy, risk tolerance and overconfidence on cryptocurrency investment decisions among students of the Faculty of Economics, University of Education of Ganesha. The population of this study were students of the Faculty of Economics, University of Education of Ganesha. The sampling technique used in this study was snowball sampling technique and a sample of 106 students was obtained. The method of collecting data in this study is through the distribution of questionnaires. In this study using descriptive statistical tests, data quality tests, classic assumption tests, hypothesis testing which includes multiple linear regression analysis tests, t tests, F tests and the coefficient of determination with the help of the IBM SPSS 26 for Windows application. The results of this study indicate that financial literacy variables and risk tolerance variables have a positive and significant effect on cryptocurrency investment decisions for students of the Faculty of Economics, University of Education of Ganesha. Meanwhile, the overconfidence variable has a significant negative effect on cryptocurrency investment decisions for students of the Faculty of Economics, University of Education, Ganesha.*

*Keywords: investment decisions, cryptocurrency*