

**THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL  
BEHAVIOUR AND FINANCIAL EXPERIENCE TOWARD  
FAMILY INVESTMENT DECISIONS IN TONGKAINA VILLAGE  
SUB DISTRICT BUNAKEN OF MANADO CITY NORTH  
SULAWESI PROVINCE**

**THESIS**

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**THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL  
BEHAVIOR AND FINANCIAL EXPERIENCE ON FAMILY  
INVESTMENT DECISIONS IN TONGKAINA VILLAGE**

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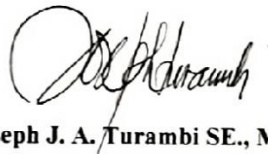
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**LEGALIZATION PAGE**

**THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL  
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## ABSTRACT

**Velicia Limpulus, The Influence of Financial Literation, Financial Behaviour and Financial Experience Toward Family Investment Decision in Tongkaina Village, Supervised by Sumual Loureine P. and Turambi Joseph J. A.**

Investment is a form of long-term decision that is delaying current use to get profits in the future. In its implementation, investment is not only carried out by large companies but also carried out by the community. In investment there are several theories that can show relationships, including Financial Literacy, Financial Behavior, Financial Experience and Investment Decision. In this study, the four variables were taken to find relationships between variables. And as a place of research used is the Tongkaina village.

The purpose of this study was to find out the relationship between Financial Literacy, Financial Behavior and Financial Experience on Family Investment Decision in Tongkaina Village.

The sample used in this study was 85 respondents who were household in Tongkaina Village using the Likert scale as a measuring device. Data analysis techniques in this study using validity test, reliability test, classic assumption test, T-test, F-test, multiple linear regression analysis and multiple correlation coefficients.

The results of the research, the  $T_{table}$  obtained is 1,98969 and  $T_{count}$  of Financial Literacy = 1,978, Financial Behavior = 2,247 and Financial Experience = 1,232. The result of the t test of Financial Behaviour shows that  $T_{count}$  is greater than the  $T_{table}$  value. This means the Financial Behavior variable influence investment decisions. And for Financial Literacy and Financial Experience variable does not have significant influence toward investment decisions. From the result of F test found that  $F_{count}$  (4,047) >  $F_{table}$  (2,720). Then the results shows that Financial Literacy, Financial Behavior, Financial Experiences have influence toward Investment Decision.

*Keyword: Financial Literacy, Financial Behaviour, Financial Experience, Investment*

*Decision*

## ABSTRAK

**Velicia Limpulus, Pengaruh Literasi Keuangan, Perilaku Keuangan dan Pengalaman Keuangan Terhadap Keputusan Investasi Keluarga di Desa Tongkaina, Dibimbing oleh Sumual Loureine P. dan Turambi Joseph J. A.**

Investasi adalah bentuk keputusan jangka panjang yang menunda penggunaan saat ini untuk mendapatkan keuntungan di masa depan. Dalam implementasinya, investasi tidak hanya dilakukan oleh perusahaan besar tetapi juga dilakukan oleh masyarakat. Dalam investasi ada beberapa teori yang dapat menunjukkan hubungan, salah satunya adalah Literasi Keuangan, Perilaku Keuangan, Pengalaman Keuangan dan Keputusan Investasi. Dalam penelitian ini, keempat variabel diambil untuk menemukan hubungan antar variabel. Dan sebagai tempat penelitian yang digunakan adalah Desa Tongkaina.

Tujuan dari penelitian ini adalah untuk mengetahui hubungan antara Literasi Keuangan, Perilaku Keuangan dan Pengalaman Keuangan pada Keputusan Investasi Keluarga di Desa Tongkaina.

Sampel yang digunakan dalam penelitian ini adalah 85 responden yang merupakan rumah tangga di Desa Tongkaina menggunakan skala Likert sebagai alat pengukur. Teknik analisis data dalam penelitian ini menggunakan uji validitas, uji reliabilitas, uji asumsi klasik, uji-T, uji-F, analisis regresi linier berganda dan koefisien korelasi berganda.

Hasil penelitian,  $T_{table}$  yang diperoleh adalah 1.98969 dan  $T_{count}$  of Financial Literacy = - 1.978, Financial Behavior = 2.247 dan Financial Experience = 1.232. Hasil uji t Financial Behavior menunjukkan bahwa  $T_{count}$  lebih besar dari nilai  $T_{table}$ . Ini berarti variabel Perilaku Keuangan mempengaruhi keputusan investasi. Dan untuk variabel Literasi Keuangan dan Pengalaman Keuangan tidak memiliki pengaruh yang signifikan terhadap keputusan investasi. Dari hasil uji F diketahui bahwa  $F_{hitung}$  (4,047) >  $F_{tabel}$  (2,720). Kemudian hasilnya menunjukkan bahwa Literasi Keuangan, Perilaku Keuangan, Pengalaman Keuangan memiliki pengaruh terhadap Keputusan Investasi.

**Kata kunci: Literasi Keuangan, Perilaku Keuangan, Pengalaman Keuangan, Keputusan Investasi**

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This study aims to fulfill one of the requirements in the preparation of a thesis in the Department of Management at the Faculty of Economics, Universitas Katolik De La Salle Manado.

The author is fully aware that this thesis is still far from perfection. For this reason, for the sake of perfect this thesis, the author really needs support and thought contribution in the form of constructive criticism and suggestions.

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Manado, Juny 26<sup>th</sup> 2019

Student

## STATEMENT OF THESIS ORIGINALITY

I, who sign this thesis statement, state that this thesis:

### THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL BEHAVIOR AND FINANCIAL EXPERIENCE ON FAMILY INVESTMENT DECISIONS IN TONGKAINA VILLAGE

Is truly my originality work.

In this thesis, there are no partly of overall of other people's writing and opinion that I recognize as my writing. When I used other people's writing and opinion by quoting implicitly, I have recognized and showed the resources of its origin. If this thesis that I wrote is being proved as plagiarism, I will take take consequences given to me, including the cancellation of degree and certificate.

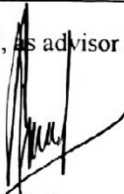
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