ABSTRACT

Agent of change or commonly called as student are closely related to age when someone tends to use money without having a clear financial plan, so theirmoney is not allocated for more important things to them, both short-term financial needs or long-term financial needs. This can be caused by a variety of factors, one of that factors is financial literacy that is lacking in mostly students.

This research was conducted to determine the effect of financial literacy on sharia stock investment decision on Telkom University Students. Financial literacy has several dimensions, namely financial knowledge, financial attitudes, and financial behavior, while sharia stock investment decisions consist of understanding sharia stock investments, applying sharia stock investments, and the benefits of sharia stock investments.

Telkom University Students, researcher took several people to serve as a sample in this study. The sampling technique in this study used simple random sampling, then 100 respondents were collected and then the responses of the respondents were researcher collected as data then researcher processed the data using Statistical Program of Social Science (SPSS) version 22. Analysis on This research uses descriptive analysis technique and simple linear regression analysis.

After researcher conduct data analysis, researcher can find out that financial literacy has a significant positive effect on sharia stock investment decision, this is based on the results of the hypothesis test researcher who show t_{count} (8.435)> t_{table} (1.984) and a significance level of 0.000 <0, 05. Financial literacy affects 42.1% of sharia stock investment decision and another 57.9% is a factor not included in this study.

Keywords: Financial Literacy, Islamic Financial Literacy, Investment Decisions, Students, Telkom University Students