

## INTISARI

Penelitian ini bertujuan untuk mengkaji pengaruh social media influencer, persepsi risiko, dan tingkat literasi keuangan terhadap keputusan berinvestasi di aplikasi Bibit. Penelitian ini menggunakan metode kuantitatif dengan pendekatan survei. Data dikumpulkan melalui kuesioner yang dibagikan kepada 150 responden yang merupakan mahasiswa aktif S1/D4 perguruan tinggi di Daerah Istimewa Yogyakarta (DIY). Hasil analisis menunjukkan bahwa social media influencer dan tingkat literasi keuangan berpengaruh positif terhadap keputusan berinvestasi, sementara persepsi risiko berpengaruh negatif. Temuan ini menyarankan pentingnya peran influencer media sosial dan literasi keuangan dalam meningkatkan keputusan investasi, serta perlunya pengelolaan persepsi risiko yang lebih baik.

**Kata Kunci:** social media influencer, persepsi risiko, literasi keuangan, keputusan investasi, Bibit

## ABSTRACT

This study aims to examine the influence of social media influencers, risk perception, and financial literacy on investment decisions in the Bibit application.

This research uses a quantitative method with a survey approach. Data were collected through a questionnaire distributed to 150 respondents who are active undergraduate students at universities in the Special Region of Yogyakarta (DIY).

The analysis results indicate that social media influencers and financial literacy have a positive impact on investment decisions, while risk perception has a negative impact. These findings suggest the importance of the role of social media influencers and financial literacy in enhancing investment decisions, as well as the need for better risk perception management.

**Keywords:** social media influencer, risk perception, financial literacy, investment decision, Bibit