

Behavioral finance menjadi bagian dari ilmu ekonomi secara luas. *Behavioral finance* membahas aspek-aspek psikologi kognitif terhadap keputusan keuangan, salah satunya adalah keputusan investasi. Penelitian tentang perbedaan gender dalam investasi telah banyak dilakukan. Antara lain dalam hubungannya dengan status pernikahan, yaitu perilaku investasi pada pria single dan wanita single, atau pada pria menikah dan wanita menikah, namun belum ada penelitian antara wanita menikah dengan wanita single.

Penelitian ini dilakukan pada wanita bekerja yang dibedakan atas status pernikahannya. Data dikumpulkan melalui penyebaran kuesioner. Kuesioner terdiri dari 3 bagian yaitu data responden, pengetahuan dan pengalaman investasi, serta pilihan jenis investasi *real asset* atau *financial asset*. Sampel diambil dari mahasiswa MMUGM kelas akhir pekan (batch 5A) yang kemudian disebarkan ke rekan sekerja mereka. Terkumpul 88 responden yang mengisi kuesioner, sebanyak 48 orang responden (54.5%) belum menikah dan 40 orang responden (45.5%) telah menikah. Data dari kuesioner dianalisa dengan uji statistik chi square.

Hasil analisa statistik menunjukkan ada hubungan antara status pernikahan wanita bekerja dengan jenis investasi yang dipilihnya. Wanita bekerja yang telah menikah menunjukkan kecenderungan *risk aversion* dan *underconfidence* dibanding wanita bekerja yang masih lajang. Secara keseluruhan hasil penelitian ini menguatkan penelitian sebelumnya bahwa wanita memiliki *risk aversion* dan *underconfidence* dalam pemilihan investasi.

Kata kunci : wanita bekerja, status pernikahan, *real asset*, *financial asset*

Behavioral finance is become a part of economic science mainstream. Behavioral finance studies cognitive psychology aspects of finance decision, which one of these aspects is investment decision. Many researches about unequal gender on investment have been applied. One of these researches correlated to marital status which was studied the differences of investment behavior between single men and single women or between married men and married women, but there still no research for the cross type one, is among married women and single ones.

This research was applied to working women that was distinguished by their marital status. Data was collected from questioner distribution. The questioner consist of three parts of question data, it was respondent data, science data and investment experience data, and also its investment type choices (real asset or financial asset one). Sampling data taken from students of MMUGM focused on weekend class Jakarta batch 5A which then were distributed to their working mates. Final collection data mentioned 88 respondents only who eager gave attention to this questioner, with 48 respondents (54,5%) single women and 40 else respondent (45,5%) married women. These questioner data have been analyzed with statistic test Chi Square.

Statistical analyze result shown that there was correlation between marital status of working women with their investment preferences. Married working women shows risk aversion and under-confidence tendency than single women ones. The result of this research strengthen the previous research that women risk averse and under-confidence in her investment choices.

Keywords : working women, marital status, real asset, financial asset