THE IMPACT OF RISK PERCEPTION AND RISK TOLERANCE ON INVESTMENT DECISION AMONG STUDENTS OF UNIVERSITAS ATMAJAYA YOGYAKARTA

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ACKNOWLEDGEMENT

I, Valentinus Surya Senatra solemnly affirm that the work presented in this thesis titled:

THE IMPACT OF RISK PERCEPTION AND RISK TOLERANCE ON INVESTMENT DECISION AMONG STUDENTS OF UNIVERSITAS ATMAJAYA YOGYAKARTA

This work is entirely my own effort, except where otherwise acknowledged. All sources used in this thesis have been duly cited and referenced. I have not used any unauthorized assistance or resources in completing this work. Furthermore, I declare that this thesis has not been submitted for any other degree or qualification at Universitas Atmajaya Yogyakarta or any other institution.

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ABSTRACT

This thesis explores the intricate relationship between risk perception, risk tolerance, and investment decision-making, specifically examining the impact of hedonistic tendencies on students at Atma Jaya Yogyakarta. In the current financial landscape, grasping how individuals assess risks and make investment choices is pivotal, especially when considering the distinctive characteristics and preferences of the student.

This research using quantitative surveys to gain comprehensive insights into the risk perceptions and risk tolerance levels of Atma Jaya Yogyakarta students. The research findings contribute to the existing literature on behavioral finance by providing a nuanced understanding of the factors influencing investment decision-making within this specific demographic. This study offers valuable insights applicable to financial educators and some suggestions about how important risk perception and risk tolerance on investment decisions.

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