

**PENGARUH RISK TOLERANCE, EXPECTED RETURN,
OVERCONFIDENCE, MOTIVASI, EXPERIENCE REGRET TERHADAP
PENGAMBILAN KEPUTUSAN INVESTASI INVESTOR INDIVIDU DI
GRESIK**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui andanya pengaruh antara variabel *risk tolerance*, *expected return*, *overconfidence*, motivasi, *experience regret* terhadap pengambilan keputusan investasi investor individu di Gresik. Penelitian ini merupakan penelitian kuantitatif dengan pendekatan statistik deskriptif. Penelitian ini menggunakan metode purposive sampling. Objek penelitian ini adalah investor individu yang tinggal di Gresik. Terdapat 63 responden yang memenuhi kriteria penelitian yang diambil dari hasil pengisian kuisioner. Analisis data yang digunakan dalam penelitian ini adalah dengan menggunakan metode analisis regresi linier berganda. Hasil penelitian ini menunjukkan bahwa varibel *risk tolerance* dan *expected return* tidak memiliki pengaruh yang signifikan terhadap pengambilan keputusan investasi investor individu di Gresik, sedangkan variabel overconfidence, motivasi , dan experience regret memiliki pengaruh yang signifikan terhadap pengambilan keputusan investasi investor individu di Gresik.

Kata Kunci : Pengambilan Keputusan Investasi, *Risk Tolerance*, *Expected Return*, *Overconfidence*, Motivasi, *Experience Regret*

***INFLUENCE OF RISK TOLERANCE, EXPECTED RETURN,
OVERCONFIDENCE, MOTIVATION AND EXPERIENCED REGRET ON
INVESTOR INDIVIDUAL DECISION MAKING IN GRESIK***

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ABSTRACT

This study aims to determine the effect of the variables of risk tolerance, expected return, overconfidence, motivation, experience regret on investment decisions of individual investors in Gresik. This research is a quantitative research with descriptive statistical approach. This study uses a purposive sampling method. The object of this research is individual investors who live in Gresik. There were 63 respondents who met the research criteria taken from the results of filling out the questionnaire. Analysis of the data used in this study is to use multiple linear regression analysis methods. The results of this study indicate that the variables of risk tolerance and expected return do not have a significant effect on investment decisions of individual investors in Gresik, while the variables of confidence, motivation, and experience regret have a significant influence on decision making in individual investors in Gresik.

Key words: *Investment Decision Making, Risk Tolerance, Expected Return, Overconfidence, Motivasi, Experience Regret*