

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *mental budgeting*, *financial well-being*, dan *financial capability* terhadap *investment decisions* pada Generasi Z di Kecamatan Pademawu, Kabupaten Pamekasan. Populasi dalam penelitian ini adalah Generasi Z yang berada di Kecamatan Pademawu, dengan jumlah responden sebanyak 96 orang. Teknik pengambilan sampel menggunakan metode *non-probability sampling*. Pendekatan penelitian yang digunakan adalah deskriptif kuantitatif, sedangkan analisis data dilakukan menggunakan aplikasi SPSS versi 25. Hasil penelitian menunjukkan bahwa *mental budgeting* berpengaruh positif dan signifikan terhadap *investment decisions*. *Financial well-being* juga berpengaruh positif dan signifikan terhadap *investment decisions*. Selain itu, *financial capability* berpengaruh positif dan signifikan terhadap *investment decisions*. Secara simultan, *mental budgeting*, *financial well-being*, dan *financial capability* terbukti berpengaruh signifikan terhadap *investment decisions* pada Generasi Z di Kecamatan Pademawu. Temuan ini mengindikasikan bahwa pengelolaan keuangan yang baik, tingkat kesejahteraan finansial yang memadai, serta kapabilitas keuangan yang kuat berperan penting dalam mendorong pengambilan keputusan investasi yang rasional dan terencana.

Kata Kunci: Penganggaran Mental, Kesejahteraan Keuangan, Kapabilitas Keuangan, Keputusan Investasi.

ABSTRACT

This study aims to analyze the effect of mental budgeting, financial well-being, and financial capability on investment decisions among Generation Z in Pademawu District, Pamekasan Regency. The population of this study consists of Generation Z residing in Pademawu District, with a total of 96 respondents. The sampling technique employed was non-probability sampling. This research adopts a descriptive quantitative approach, and the data were analyzed using SPSS version 25. The results indicate that mental budgeting has a positive and significant effect on investment decisions. Financial well-being also has a positive and significant effect on investment decisions. In addition, financial capability has a positive and significant effect on investment decisions. Simultaneously, mental budgeting, financial well-being, and financial capability are proven to have a significant effect on investment decisions among Generation Z in Pademawu District. These findings indicate that sound financial management, adequate financial well-being, and strong financial capability play an important role in encouraging rational and well-planned investment decisions-making

Keywords: Mental Budgeting, Financial Well-Being, Financial Capability, Investment decisions