PENGARUH PENGETAHUAN, PENDAPATAN, RISIKO, UMUR DAN GENDER TERHADAP MINAT GEN Z DALAM BERINVESTASI DI PASAR MODAL

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ABSTRAK

Penelitian ini bertujuan untuk menguji dan menganalisis pengaruh pengetahuan, pendapatan, risiko, umur, gender terhadap minat Gen Z dalam berinvestasi di pasar modal. Investor pasar modal nasional didominasi kelompok generasi Z dan milenial berdasarkan data dari KSEI. Pengetahuan tentang investasi yang didapatkan pada Gen Z cukup luas, ini dikarenakan Gen Z terlahir di era digital. Pendapatan pada Gen Z juga berpengaruh pada minat investasinya. Resiko yang didapat pada investasi juga berpengaruh pada minat investasi Gen Z. Saat berinvestasi sebagian Gen Z yang terkena resikonya akan berhenti melakukannya dan akan ada yang tetap melanjutkannya, hal ini bisa dikarenakan dari kurangnya pengetahuan atau sudah menguasai pengetahuan dan mampu mengatasinya. Umur sendiri merupakan tanda seseorang sudah hidup berapa lama. Gender merupakan perbedaan antara pria dan wanita, perbedaan tersebut bisa dikarenakan jenis kelamin dan bentuk tubuh. Penelitian ini menggunakan penelitian kuantitatif dengan sampel yang digunakan adalah 151 responden Gen Z di kota Medan. Metode analisis data menggunakan regresi linier berganda. *Purposive Sampling* digunakan sebagai metode pengambilan sampel. Kesimpulan penelitian ini adalah Pengetahuan, Pendapatan, Risiko, Umur, Gender berpengaruh secara simultan, terhadap minat berinvestasi. Pengetahuan, Pendapatan dan Umur berpengaruh secara parsial terhadap minat berinvestasi. Risiko tidak berpengaruh terhadap minat berinvestasi dan Umur berpengaruh negatif pada minat berinvetasi.

Kata Kunci : pengetahuan, pendapatan, risiko, umur, gender, minat berinvestasi, Gen Z

THE INFLUENCE OF KNOWLEDGE, INCOME, RISK, AGE AND GENDER ON GEN Z'S INTEREST IN INVESTING IN THE CAPITAL MARKET

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ABSTRACT

This study aims to test and analyze the influence of knowledge, income, risk, age, gender on Gen Z's interest in investing in the capital market. National capital market investors are dominated by the Z and millennial generation groups based on data from KSEI. The knowledge of investment obtained by Gen Z is quite broad, this is because Gen Z was born in the digital era. Income in Gen Z also affects their investment interest. The risk obtained in investment also affects Gen Z's investment interest. When investing, some Gen Z who are exposed to the risk will stop doing it and some will continue, this can be due to lack of knowledge or have mastered the knowledge and are able to overcome it. Age itself is a sign of how long someone has lived. Gender is the difference between men and women, this difference can be due to gender and body shape. This study uses quantitative research with a sample used of 151 Gen Z respondents in the city of Medan. The data analysis method uses multiple linear regression. Purposive Sampling is used as a sampling method. The conclusion of this study is that Knowledge, Income, Risk, Age, Gender have a simultaneous effect on investment interest. Knowledge, Income and Age have a partial effect on investment interest. Risk has no effect on investment interest and age has a negative effect on investment interest..

Keywords: knowledge, income, risk, age, gender, investment interest, Gen Z