

ABSTRAK

Studi ini mempunyai tujuan guna melaksanakan pengujian serta menganalisis pengaruh literasi keuangan, kepercayaan kepada platform investasi online, persepsi resiko, dan daya tarik investasi terhadap minat investasi pasar modal pada generasi muda. Pendekatan kuantitatif melalui jenis studi asosiatif yang mempunyai sifat kausalitas dimanfaatkan pada studi ini. Populasi pada studi ini ialah mahasiswa fakultas ekonomi lewat banyaknya sampel sejumlah 100 responden yang didapatkan lewat metode purposive sampling. Data penelitian dikumpulkan dengan menyebarkan kuesioner melalui skala Likert. Metode analisis data yang dimanfaatkan ialah analisis regresi linear berganda yang didukung lewat uji asumsi klasik, pengujian parsial (uji t), pengujian simultan (uji F), sekaligus pengujian koefisien determinasi (R^2). Perolehan atas analisis memperlihatkan bahwasanya secara parsial literasi keuangan, kepercayaan kepada platform investasi online, dan persepsi resiko tidak berdampak signifikan bagi minat investasi pasar modal pada generasi muda, sementara daya tarik investasi berpengaruh signifikan bagi minat investasi pasar modal. Secara simultan, literasi keuangan, kepercayaan kepada platform investasi online, persepsi resiko, dan daya tarik investasi berdampak signifikan bagi minat investasi pasar modal pada generasi muda.

Kata Kunci : Literasi Keuangan, Kepercayaan Platform Investasi Online, Persepsi Resiko, Daya Tarik Investasi, Minat Investasi Pasar Modal.

ABSTRACT

This research purposes to examine and analyze the effect of financial literacy, trust in online investment platforms, risk perception, and investment attractiveness on capital market investment interest among the younger generation. A quantitative methodology and an associative causal research design are used in this research. Students from the Faculty of Economics make up the study's population, and a purposive selection technique was used to choose 100 respondents. Primary data from questionnaires with Likert scale measurements were used in this investigation. The data analysis method employed is multiple linear regression analysis, which is supported by conventional assumption tests, partial tests (t-test), simultaneous tests (F-test), and the coefficient of determination (R^2). The results indicate that partially, financial literacy, trust in online investment platforms, and risk perception do not have a significant effect on capital market investment interest among the younger generation, while investment attractiveness has a significant effect on investment interest. Simultaneously, financial literacy, trust in online investment platforms, risk perception, and investment attractiveness have a significant effect on capital market investment interest among the younger generation.

Keywords : Financial Literacy, Trust in Online Investment Platforms, Risk Perception, Investment Attractiveness, Capital Market Investment Interest.