

ABSTRAK

ANALISIS PENGARUH LITERASI KEUANGAN, INKLUSI KEUANGAN, PERILAKU KEUANGAN, DAN KEMAJUAN TEKNOLOGI TERHADAP MINAT INVESTASI DI PASAR MODAL

Studi Empiris Pada Investor yang Berdomisili di Yogyakarta dan Jawa Tengah

Aloysius Novenda Agung Priaji
Prodi Akuntansi Fakultas Ekonomi
Universitas Sanata Dharma
Yogyakarta
2024

Otoritas Jasa Keuangan (OJK) mencatat generasi Z dan milenial mendominasi pasar modal tanah air. Jumlah investor di pasar modal Indonesia terus meningkat. Hingga 22 Oktober 2024 jumlah investor di pasar modal Indonesia mencapai 14,21 juta investor. Penelitian ini bertujuan Untuk mengetahui pengaruh positif literasi keuangan, inklusi keuangan, perilaku keuangan dan kemajuan teknologi terhadap minat individu dalam berinvestasi di pasar modal.

Populasi dalam penelitian ini adalah komunitas investor yang ada di Indonesia, terutama di Yogyakarta dan Jawa Tengah. Sampel dalam penelitian ini berjumlah 300 responden dengan kriteria pernah atau sedang melakukan investasi di pasar modal. Teknik pengambilan sampel menggunakan *accidental sampling*. Data diperoleh dari hasil penyebaran kuesioner menggunakan *Google Form*. Analisis data menggunakan analisis regresi linear berganda.

Hasil penelitian menunjukkan bahwa variabel Literasi Keuangan, Inklusi Keuangan, Perilaku Keuangan dan Kemajuan Teknologi berpengaruh positif terhadap Minat Investasi di Pasar Modal.

Kata Kunci: Literasi Keuangan, Inklusi Keuangan, Perilaku Keuangan, Kemajuan Teknologi, Minat Investasi di pasar modal.

ABSTRACT

ANALYSIS OF THE EFFECT OF FINANCIAL LITERACY, FINANCIAL INCLUSION, FINANCIAL BEHAVIOR, AND TECHNOLOGICAL ADVANCEMENTS INTEREST IN INVESTMENT IN CAPITAL MARKETS

Empirical Study of Investors Domiciled in Yogyakarta and Central Java

Aloysius Novenda Agung Priaji

Accounting Study Program, Faculty of Economics

Sanata Dharma University

Yogyakarta

2024

Otoritas Jasa Keuangan (OJK) noted that generation Z and millennials dominate the country's capital market. The number of investors in the Indonesian capital market continues to increase. As of October 22 2024, the number of investors in the Indonesian capital market reached 14.21 million investors. This research aims to determine the positive influence of financial literacy, financial inclusion, financial behavior and technological advances on individual interest in investing in the capital market.

The population in this research is the investor community in Indonesia, especially in Yogyakarta and Central Java. The sample in this study consisted of 300 respondents with the criteria of having previously or currently investing in the capital market. The sampling technique uses accidental sampling. Data was obtained from the results of distributing questionnaires using Google Form. Data analysis uses multiple linear regression analysis.

The research results show that the variables Financial Literacy, Financial Inclusion, Financial Behavior and Technological Progress have a positive effect on Investment Interest in the Capital Market.

Keywords: *Financial Literacy, Financial Inclusion, Financial Behavior, Technological Progress, Investment Interest in the capital market.*