

ABSTRAK

**ANALISIS PENGARUH LITERASI KEUANGAN,
MANFAAT INVESTASI, DAN KEMAJUAN
TEKNOLOGI TERHADAP MINAT INVESTASI
MAHASISWA DI PASAR MODAL**

(Studi Empiris pada Mahasiswa Akuntansi Fakultas Ekonomi
Universitas Sanata Dharma angkatan 2021 dan 2022)

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Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan, manfaat investasi, dan kemajuan teknologi terhadap minat investasi mahasiswa di pasar modal. Penelitian ini dilakukan terhadap mahasiswa aktif program studi akuntansi Universitas Sanata Dharma yang telah menempuh minimal salah satu mata kuliah terkait investasi. Jumlah responden dalam penelitian ini sebanyak 203 orang yang dipilih dengan metode *purposive sampling*.

Penelitian ini menggunakan pendekatan kuantitatif dengan teknik analisis *Partial Least Square Structural Equation Modeling* (PLS-SEM) melalui aplikasi SmartPLS versi 4.1.1.2. Variabel independen dalam penelitian ini terdiri atas literasi keuangan, manfaat investasi, dan kemajuan teknologi, sedangkan variabel dependen adalah minat investasi mahasiswa di pasar modal.

Hasil penelitian menunjukkan bahwa literasi keuangan, manfaat investasi, dan kemajuan teknologi memiliki pengaruh yang positif dan signifikan terhadap minat investasi. Peningkatan literasi keuangan, pemahaman terhadap manfaat investasi, dan pemanfaatan kemajuan teknologi dapat mendorong mahasiswa untuk lebih tertarik dan aktif dalam berinvestasi di pasar modal. Implikasi dari penelitian ini menekankan pentingnya edukasi literasi keuangan, pemahaman manfaat investasi, serta pemanfaatan teknologi digital. Institusi pendidikan diharapkan mendukung melalui integrasi kurikulum dan pelatihan agar mahasiswa mampu mengambil keputusan investasi secara rasional dan terarah di pasar modal.

Kata kunci: Literasi keuangan, manfaat investasi, kemajuan teknologi, minat investasi, pasar modal.

ABSTRACT

***AN ANALYSIS OF THE INFLUENCE OF FINANCIAL LITERACY,
INVESTMENT BENEFITS, AND TECHNOLOGICAL ADVANCEMENTS ON
STUDENTS' INVESTMENT INTEREST IN THE CAPITAL MARKET***

(Empirical Study on Accounting Students of the Faculty of Economics

Sanata Dharma University class of 2021 and 2022)

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This study aims to examine the influence of financial literacy, investment benefits, and technological advancements on students' investment interest in the capital market. The research was conducted on active students majoring in Accounting at Sanata Dharma University who have taken at least one investment-related course. A total of 203 respondents were selected using the purposive sampling method.

This study employed a quantitative approach using Partial Least Squares Structural Equation Modeling (PLS-SEM), analyzed through the SmartPLS software version 4.1.1.2. The independent variables in this study are financial literacy, investment benefits, and technological advancements, while the dependent variable is students' investment interest in the capital market.

The results of this study indicate that financial literacy, investment benefits, and technological advancement have a positive and significant influence on investment interest. Improved financial literacy, understanding the benefits of investment, and utilizing technological advancements can encourage students to be more interested and active in investing in the capital market. The implications of this study emphasize the importance of education in financial literacy, understanding of investment benefits, and the use of digital technology. Educational institutions are expected to support this through curriculum integration and training programs so that students are able to make rational and well-directed investment decisions in the capital market.

Keywords: *financial literacy, investment benefits, technological advancements, investment interest, capital market.*