

**PENGARUH LITERASI, INKLUSI KEUANGAN DAN PERKEMBANGAN
FINANCIAL TECHNOLOGY TERHADAP MINAT MAHASISWA
BERINVESTASI DI PASAR MODAL (STUDI EMPIRIS
MAHASISWA FAKULTAS EKONOMI DAN BISNIS
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Abstrak

Penelitian ini bertujuan untuk menganalisis *Pengaruh Literasi keuangan (1), Inklusi Keuangan (2) dan Perkembangan Financial Technology (3) Terhadap Minat Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Metro Berinvestasi Di Pasar Modal*. Penelitian ini menggunakan pendekatan kuantitatif. Populasi Penelitian ini yaitu sebanyak 269 responden. Teknik pengambilan sampel yang digunakan yaitu metode menggunakan *probability sampling* dengan menggunakan *proportional simple random sampling* dengan rumus Slovin sehingga memperoleh sampel sebanyak 150 responden. Data dalam penelitian ini menggunakan SPSS versi 20 dengan pengujian analisis regresi linear berganda. Hasil penelitian ini menunjukkan bahwa literasi keuangan berpengaruh secara signifikan terhadap minat mahasiswa berinvestasi sedangkan inklusi keuangan dan perkembangan *financial technology* tidak berpengaruh secara signifikan terhadap minat mahasiswa berinvestasi di pasar modal, serta literasi keuangan, inklusi keuangan, dan perkembangan *financial technology* berpengaruh secara simultan.

Kata Kunci: Literasi Keuangan (1), Inklusi Keuangan (2) dan Perkembangan *Financial Technology* (3) dan Minat Mahasiswa di Pasar Modal.

THE EFFECT OF LITERATION, FINANCIAL INCLUSION, AND FINANCIAL TECHNOLOGY DEVELOPMENT ON STUDENTS' INTEREST IN CAPITAL MARKET (EMPIRICAL STUDY OF ECONOMICS AND BUSINESS FACULTY STUDENTS AT UNIVERSITAS MUHAMMADIYAH METRO)

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Abstract

This research aims to analyze the Effect of Financial Literacy (1), Financial Inclusion(2) and Financial Technology Development (3) Towards Student Interest in the Economics and Business Faculty, Universitas Muhammadiyah Metro when Investing in the Capital Market. This study uses a quantitative approach. The population of this research is 269 respondents. The sampling technique used is the method of using probability sampling using simple proportional random sampling with the Slovin formula so, it was obtained a sample of 150 respondents. The data in this research used SPSS version 20 by testing multiple linear regression analysis. The results of this research indicate that financial literacy had a significant effect on student interest in investing while financial inclusion and financial technology development did not significantly influence student interest in investing in the capital market, as well as financial literacy, financial inclusion, and financial technology development simultaneously.

Keywords: Financial Literacy (1), Financial Inclusion (2) and Financial Technology Development (3) and Student Interest in the Capital Market.