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Judul : *PENGARUH LITERASI KEUANGAN DAN TEKNOLOGI DIGITAL
TERHADAP MINAT INVESTASI GEN Z PASAR MODAL TAHUN 2025*

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan dan teknologi digital terhadap minat berinvestasi gen z di pasar modal. Penelitian peneliti sebelumnya hanya fokus pada literasi keuangan saja atau perilaku keuangan, sementara kajian yang menggabungkan pengaruh teknologi digital seperti aplikasi investasi dan platform fintech terhadap minat investasi Generasi Z masih sangat terbatas. Padahal, Generasi Z dikenal sangat akrab dengan teknologi digital yang berperan penting dalam memfasilitasi investasi di pasar modal.

Penelitian ini menggunakan metode kuantitatif asosiatif dengan menyebarkan kuisioner dengan sampel 100 Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Mohammad Husni Thamrin Prodi Manajemen semester VI dan VIII teknik analisis data berupa analisis deskriptif dan analisis regresi linier berganda, didahului oleh uji instrumen dan uji asumsi klasik, serta dilengkapi dengan uji hipotesis dan koefisien determinasi.

Hasil uji hipotesis menunjukkan t hitung 3,246 dengan signifikansi 0,002, sehingga hipotesis 1 diterima. Ini berarti Literasi Keuangan berpengaruh positif dan signifikan terhadap minat investasi gen z di pasar modal. Hasil uji hipotesis menunjukkan t hitung 6,917 dengan signifikansi 0,000, sehingga hipotesis 2 diterima. Ini berarti Teknologi Digital berpengaruh positif dan signifikan terhadap minat investasi gen z di pasar modal. Hasil uji regresi linier berganda menunjukkan bahwa secara simultan Literasi Keuangan dan Teknologi Digital berpengaruh positif dan signifikan terhadap Minat Berinvestasi di Pasar Modal, dengan F hitung 102,407 > F tabel 3,090, sehingga hipotesis 3 diterima. Ini menunjukkan bahwa model regresi signifikan dan kedua variabel mampu menjelaskan variasi minat Gen Z untuk berinvestasi.

Kata kunci : Literasi Keuangan, Teknologi Digital, Minat Investasi, Pasar Modal

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Heading: *THE INFLUENCE OF FINANCIAL LITERACY AND DIGITAL
TECHNOLOGY ON GENERATION Z'S INVESTMENT INTEREST IN
THE CAPITAL MARKET IN 2025*

ABSTRACT

This study aims to analyze the influence of financial literacy and digital technology on the interest in investing in gen z in the capital market. Previous research has only focused on financial literacy or financial behavior, while studies that combine the influence of digital technologies such as investment applications and fintech platforms on Generation Z's investment interest are still very limited. In fact, Generation Z is known to be very familiar with digital technology which plays an important role in facilitating investment in the capital market.

This study used an associative quantitative method by distributing a questionnaire with a sample of 100 students of the Faculty of Economics and Business, Mohammad Husni Thamrin University of Management Study Program semesters VI and VIII of data analysis techniques in the form of descriptive analysis and multiple linear regression analysis, preceded by instrument tests and classical assumption tests, and complemented by hypothesis tests and determination coefficients.

The results of the hypothesis test showed a t-value of 3.246 with a significance level of 0.002, thus accepting Hypothesis 1. This means that Financial Literacy has a positive and significant effect on Gen Z's investment interest in the capital market. The results of the hypothesis test showed a t-value of 6.917 with a significance level of 0.000, thus accepting Hypothesis 2. This means that digital technology has a positive and significant effect on Gen Z's investment interest in the capital market. The results of the multiple linear regression test indicate that simultaneously, Financial Literacy and Digital Technology have a positive and significant effect on Investment Interest in the Capital Market, with F count 102.407 > F table 3.090, so hypothesis 3 is accepted. This indicates that the regression model is significant and both variables are able to explain variations in Gen Z's interest in investing.

Keywords: *Financial Literacy, Digital Technology, Investment Interest, Capital Market*

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