

**PENGARUH PERSEPSI KEMUDAHAN, MODAL MINIMAL DAN  
KEMAJUAN TEKNOLOGI TERHADAP MINAT INVESTASI ONLINE  
(Studi Kasus Pada UMKM Yang Terdampak Covid-19 Di Kabupaten  
Bangli)**

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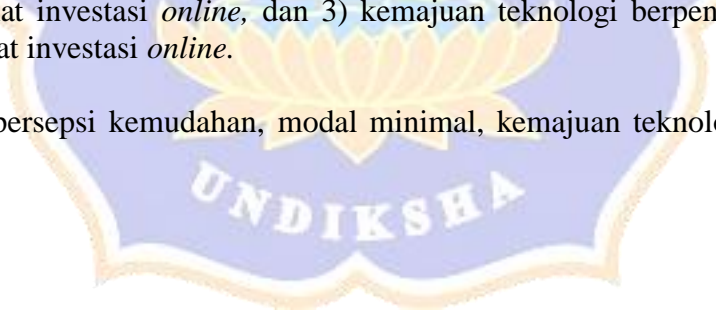
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**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui pengaruh persepsi kemudahan, modal minimal dan kemajuan teknologi terhadap minat investasi *online*. Metode yang digunakan yakni pendekatan kuantitatif dengan pengumpulan datanya menggunakan instrument penelitian berupa kuesioner. Teknik pengambilan sampel dalam penelitian menggunakan teknik *simple random sampling* sebanyak 191 orang. Terdapat tiga variabel bebas pada penelitian ini, yaitu persepsi kemudahan ( $X_1$ ), modal minimal ( $X_2$ ), dan kemajuan teknologi ( $X_3$ ) serta satu variabel terikat pada penelitian ini yakni minat investasi online ( $Y$ ). Data penelitian ini kemudian dianalisa menggunakan (1) uji instrumen yang terdiri dari uji validitas dan uji reliabilitas, (2) uji asumsi klasik terdiri dari uji normalitas, uji multikolinieritas, dan uji heterokesdatisitas, (3) uji hipotesis yang akan dilakukan dengan uji regresi linier berganda, uji koefisien determinasi (*adjust R<sup>2</sup>*), dan uji regresi secara individe. Hasil pengujian hipotesis dan pembahasan yang telah dilaksanakan dalam penelitian menunjukkan 1) persepsi kemudahan berpengaruh positif terhadap minat investasi *online*, 2) modal minimal berpengaruh negatif terhadap minat investasi *online*, dan 3) kemajuan teknologi berpengaruh positif terhadap minat investasi *online*.

Kata kunci: persepsi kemudahan, modal minimal, kemajuan teknologi, investasi *online*



**THE EFFECT OF PERCEPTION OF EASY, MINIMUM CAPITAL AND  
TECHNOLOGICAL ADVANCEMENTS ON ONLINE INVESTMENT  
INTEREST**

**(Case Study on SMEs Affected by Covid-19 in Bangli Regency)**

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**ABSTRACT**

*This study aims to determine the effect of perceived ease, minimal capital and technological progress on online investment interest. The method used is a quantitative approach with data collection using a research instrument in the form of a questionnaire. The sampling technique in this study used a simple random sampling technique of 191 people. There are three independent variables in this study, namely perception of convenience (X1), minimal capital (X2), and technological progress (X3) and one dependent variable in this study, namely online investment interest (Y). The research data were then analyzed using (1) instrument test consisting of validity test and reliability test, (2) classical assumption test consisting of normality test, multicollinearity test, and heteroscedasticity test, (3) hypothesis testing to be carried out by linear regression test multiple, test the coefficient of determination (adjust R2), and individual regression test. The results of hypothesis testing and discussions that have been carried out in the study show 1) the perception of convenience has a positive effect on online investment interest, 2) minimal capital has a negative effect on online investment interest, and 3) technological advances have a positive effect on online investment interest.*

*Keywords: perception of convenience, minimal capital, technological progress, online investment.*