

**PENGARUH PERKEMBANGAN APLIKASI INVESTASI, RISIKO
INVESTASI DAN PENGETAHUAN INVESTASI TERHADAP MINAT
INVESTASI GENERASI MILENIAL DAN GENERASI Z PROVINSI BALI
DI ERA PANDEMI**

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ABSTRAK

Kemajuan terbaru dalam aplikasi investasi telah mendorong milenial dan generasi z untuk mulai berinvestasi. Di masa pandemi, banyaknya waktu luang yang mereka miliki dan jatuhnya harga instrumen di pasar modal menjadi faktor tambahan yang meningkatkan minat mereka untuk berinvestasi. Penelitian ini dilaksanakan di provinsi Bali melalui menggolongkan informan dari generasi milenial dan generasi z. Dalam penelitian kuantitatif ini, data diperoleh dari tanggapan 100 responden Google Form terhadap kuesioner yang disebar menggunakan metodologi kuantitatif. Tujuan dilaksanakannya penelitian ini yaitu mengetahui pengaruh perkembangan aplikasi investasi, risiko investasi dan pengetahuan investasi pada generasi milenial dan gen Z provinsi Bali di era pandemic. Hasil penelitian membuktikan perkembangan aplikasi, risiko investasi dan pengetahuan investasi berpengaruh positif dan signifikan bagi minat investasi pasar modal pada generasi milenial dan generasi z provinsi Bali.

Kata Kunci : perkembangan aplikasi investasi, risiko investasi, pengetahuan investasi, minat investasi.

***THE INFLUENCE OF INVESTMENT APPLICATION DEVELOPMENT,
INVESTMENT RISKS AND INVESTMENT KNOWLEDGE ON
INVESTMENT INTEREST IN THE BALI PROVINCE OF MILENIALS AND
GENERATION Z IN THE PANDEMI ERA***

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ABSTRACT

Recent advancements in investment applications have prompted millennials and generation z to begin investing. During the pandemic, the amount of free time they have and the declining prices of capital market instruments are also factors that increase their investment interest. This study was conducted in the province of Bali by grouping respondents from generations millennial and generation z. In this quantitative research, the data is derived from the responses of 100 Google Form respondents to questionnaires. The objective of this research was to assess the effects of investment app development, investment risk, and investment knowledge on the millennial and gen Z cohorts in Bali province amidst the pandemic period. The results of the present study suggest that the interest of millennials and generation z in Bali's capital market investment is positively and significantly influenced by factors such as application development, investment risk, and investment knowledge.

Keywords: *investment application development, investment risk, investment knowledge, investment interest.*