

**PENGARUH PEMAHAMAN INVESTASI, MODAL MINIMAL
INVESTASI, MOTIVASI BERINVESTASI TERHADAP MINAT
MAHASISWA UNDIKSHA DALAM BERINVESTASI REKSA DANA
PADA APLIKASI BIBIT**

Oleh

Komang Diva Martana Putra, NIM. 2017051063

Jurusan Ekonomi dan Akuntansi

ABSTRAK

Penelitian yang dilaksanakan bermaksud guna memperoleh informasi pengaruh pengetahuan berinvestasi, modal minimal berinvestasi beserta motivasi berinvestasi pada keinginan mahasiswa Undiksha dalam menginvestasikan reksa dana pada Aplikasi Bibit. Penelitian kuantitatif dilaksanakan memanfaatkan perolehan data primer melalui kuisioner. Adapun seluruh mahasiswa Undiksha menjadi populasi penelitian ini dan cara penentuan sampelnya memanfaatkan *purposive sampling*. Penelitian menganalisis pendataannya menerapkan penganalisisan deskriptif, pengujian mutu pendataan, pengujian asumsi klasik, penganalisisan regresi linear ganda sekaligus pengujian hipotesis memanfaatkan aplikasi SPSS.

Temuan yang diperoleh yakni: (1) pemahaman investasi secara positif memengaruhi peminatan mahasiswa Undiksha saat investasi reksadana di Aplikasi Bibit, (2) modal minimal berinvestasi secara positif memengaruhi peminatan mahasiswa Undiksha saat mulainvestasi reksadana di Aplikasi Bibit, (3) motivasi untuk investasi secara positif memengaruhi minat mahasiswa Undiksha untuk menginvestasi reksa dana pada Aplikasi Bibit, dan (4) pemahaman berinvestasi, modal minimal berinvestasi, beserta motivasi berinvestasi yang simultan memengaruhi positif peminatan mahasiswa Undiksha saat memulai investasi reksa dana di Aplikasi Bibit.

Kata Kunci: pemahaman investasi, modal minimal investasi, motivasi berinvestasi, dan minat investasi.

THE INFLUENCE OF INVESTMENT UNDERSTANDING, MINIMUM INVESTMENT CAPITAL, INVESTMENT MOTIVATION ON UNDIKSHA STUDENT'S INTEREST IN INVESTING IN MUTUAL FUNDS THROUGH THE BIBIT APPLICATION

By

Komang Diva Martana Putra, NIM. 2017051063 *Department of Economics and Accounting*

ABSTRACT

The aims of the studies are to analyze how Undiksha students' interest in using the Bibit Application to invest in mutual funds is affected by investment understanding, minimum investment capital, and investment motivation. This study is a quantitative one that relies on primary data from questionnaires. This study's population consists of all Undiksha students. In this review, a purposive testing technique was utilized. In this review, clear examination, information quality testing, old style presumption testing, different direct relapse investigation, and the SPSS program were utilized to test speculations on the information.

This study's findings indicate that: (1) Undiksha students' interest in using the Bibit Application to invest in mutual funds is positively influenced by investment comprehension, (2) Students at Undiksha are more likely to be interested in investing in mutual funds through the Bibit Application if they have access to the minimum investment capital, (3) The desire of Undiksha students to use the Bibit Application to invest in mutual funds is influenced positively by investment motivation, and (4) investment comprehension, minimum investment capital, and investment motivation all have a positive impact on Undiksha students' interesting to using Bibit Application to invest in mutual funds.

Keywords: *investment understanding, minimum investment capital, investment motivation, and investment interest.*