

ABSTRAK

Pujayanti, Putu Gita. (2025) Pengaruh *Financial Technology*, Tingkat Suku Bunga, Kebijakan Dividen dengan *Corporate Social Responsibility* Sebagai Variabel Moderasi Terhadap Keputusan Investasi Pada Perbankan di Indonesia, Tesis, Magister Akuntansi, Pascasarjana, Universitas Pendidikan Ganesha.

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Kata-kata kunci: *Financial Technology*, Tingkat Suku Bunga, Kebijakan Dividen, *Corporate Social Responsibility*, Keputusan Investasi

Penelitian ini bertujuan untuk membuktikan secara empiris: (1) pengaruh *financial technology* terhadap keputusan investasi, (2) pengaruh tingkat suku bunga terhadap keputusan investasi, (3) pengaruh kebijakan dividen terhadap keputusan investasi, (4) peran moderasi *Corporate Social Responsibility* terhadap pengaruh *financial technology* pada keputusan investasi, (5) peran moderasi *Corporate Social Responsibility* terhadap pengaruh tingkat suku bunga pada keputusan investasi, dan (6) peran moderasi *Corporate Social Responsibility* terhadap pengaruh kebijakan dividen pada keputusan investasi. Populasi penelitian ini adalah perusahaan perbankan yang tercatat di Bursa Efek Indonesia (BEI), dengan sampel yang dipilih menggunakan metode *purposive sampling*. Data dianalisis menggunakan regresi data panel dengan bantuan *software* STATA. Hasil penelitian menunjukkan bahwa: (1) *Financial Technology* tidak berpengaruh signifikan terhadap keputusan investasi, (2) Tingkat Suku Bunga juga tidak berpengaruh signifikan terhadap keputusan investasi, (3) Kebijakan Dividen berpengaruh signifikan terhadap keputusan investasi, (4) *Corporate Social Responsibility* tidak dapat memoderasi pengaruh *Financial Technology* terhadap keputusan investasi, (5) *Corporate Social Responsibility* tidak mampu memoderasi pengaruh Tingkat Suku Bunga terhadap keputusan investasi, dan (6) *Corporate Social Responsibility* tidak memoderasi pengaruh Kebijakan Dividen terhadap keputusan investasi.

ABSTRACT

Pujayanti, Putu Gita. (2025) The Influence of Financial Technology, Interest Rates, Dividend Policy with Corporate Social Responsibility as a Moderating Variable on Investment Decisions in Banking in Indonesia, Thesis, Master of Accounting, Postgraduate, Ganesha Education University.

This thesis has been approved and examined by Supervisor I: Dr. Lucy Sri Musmini., SE., M.Si., Ak., and Supervisor II: Prof. Dr. Edy Sujana, S.E., M.Sc., Ak.

Key words: Financial Technology, Interest Rates, Dividend Policy, Corporate Social Responsibility, Investment Decisions

This research aims to prove empirically: (1) the influence of financial technology on investment decisions, (2) the influence of interest rates on investment decisions, (3) the influence of dividend policy on investment decisions, (4) the moderating role of Corporate Social Responsibility on the influence of financial technology on investment decisions, (5) the moderating role of Corporate Social Responsibility on the influence of interest rates on investment decisions, and (6) the moderating role of Corporate Social Responsibility on the influence of dividend policy on investment decisions. The population of this research is banking companies listed on the Indonesia Stock Exchange (BEI), with samples selected using the purposive sampling method. Data were analyzed using panel data regression with the help of STATA software. The research results show that: (1) Financial Technology does not have a significant effect on investment decisions, (2) Interest Rates also do not have a significant effect on investment decisions, (3) Dividend Policy has a significant effect on investment decisions, (4) Corporate Social Responsibility cannot moderate the influence of Financial Technology on investment decisions, (5) Corporate Social Responsibility cannot moderate the influence of Interest Rates on investment decisions, and (6) Corporate Social Responsibility does not moderate the influence of Dividend Policy on investment decisions.