

**PENGARUH PENGETAHUAN INVESTASI, MODAL MINIMAL,
PERSEPSI RETURN, DAN PERSEPSI RISIKO TERHADAP MINAT
BERINVESTASI SAHAM PADA GENERASI Z DI KABUPATEN
BULELENG**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh pengetahuan investasi, modal minimal, persepsi return, dan persepsi risiko terhadap minat berinvestasi saham pada Generasi Z di Kabupaten Buleleng. Penelitian ini merupakan penelitian asosiatif dengan pendekatan kuantitatif dan menggunakan data primer yang diperoleh melalui penyebaran kuesioner kepada 400 responden Generasi Z (usia 18–25 tahun) yang tersebar di sembilan kecamatan di Kabupaten Buleleng. Teknik pengambilan sampel menggunakan metode *purposive sampling*, sedangkan analisis data dilakukan dengan menggunakan regresi linier berganda melalui aplikasi SPSS versi 26. Hasil penelitian menunjukkan bahwa secara parsial, pengetahuan investasi, modal minimal, persepsi return dan persepsi risiko berpengaruh positif dan signifikan terhadap minat berinvestasi. Secara simultan, keempat variabel tersebut berpengaruh signifikan terhadap minat berinvestasi saham Generasi Z di Kabupaten Buleleng. Temuan ini mengindikasikan bahwa pemahaman investasi, kemudahan akses modal, serta persepsi return terhadap keuntungan dan risiko merupakan faktor penting dalam meningkatkan minat investasi saham di kalangan generasi z.

Kata Kunci: Pengetahuan Investasi, Modal Minimal, Persepsi Return, Persepsi Risiko, Minat Berinvestasi Saham.

**THE INFLUENCE OF INVESTMENT KNOWLEDGE, MINIMUM
CAPITAL, RETURN PERCEPTION, AND RISK PERCEPTION ON
STOCK INVESTMENT INTEREST AMONG GENERATION Z IN
BULELENG REGENCY**

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ABSTRACT

This study aims to determine the effect of investment knowledge, minimum capital, return perception, and risk perception on stock investment interest among Generation Z in Buleleng Regency. This study is an associative study with a quantitative approach and uses primary data obtained by distributing questionnaires to 400 Generation Z respondents (aged 18–25 years) spread across nine sub-districts in Buleleng Regency. The sampling technique used the purposive sampling method, while data analysis was carried out using multiple linear regression through the SPSS version 26 application. The results of the study indicate that partially, investment knowledge, minimum capital, return perception and risk perception have a positive and significant effect on investment interest. Simultaneously, these four variables have a significant effect on stock investment interest among Generation Z in Buleleng Regency. These findings indicate that investment understanding, ease of access to capital, and return perception of profit and risk are important factors in increasing stock investment interest among generation z.

Keywords: *Investment Knowledge, Minimum Capital, Return Perception, Risk Perception, Stock Investment Interest.*