

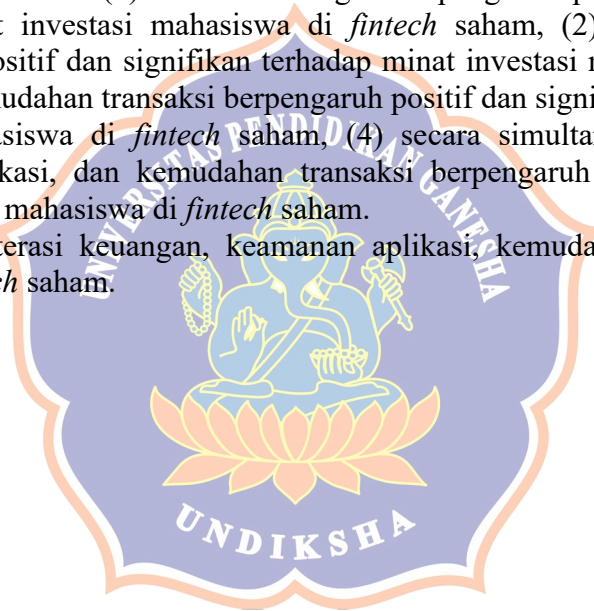
**PENGARUH LITERASI KEUANGAN, KEAMANAN APLIKASI, DAN
KEMUDAHAN TRANSAKSI TERHADAP MINAT INVESTASI
MAHASISWA DI *FINTECH* SAHAM**

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ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh literasi keuangan, keamanan aplikasi, dan kemudahan transaksi terhadap minat investasi mahasiswa di *fintech* saham. Penelitian ini menggunakan pendekatan kuantitatif dengan data primer yang dikumpulkan melalui penyebaran kuesioner skala likert kepada mahasiswa Fakultas Ekonomi Universitas Pendidikan Ganesha. Jumlah sampel dalam penelitian ini sebanyak 100 responden. Analisis data dilakukan menggunakan metode regresi linier berganda dengan bantuan aplikasi IBM SPSS Statistics. Hasil penelitian menunjukkan bahwa: (1) literasi keuangan berpengaruh positif dan signifikan terhadap minat investasi mahasiswa di *fintech* saham, (2) keamanan aplikasi berpengaruh positif dan signifikan terhadap minat investasi mahasiswa di *fintech* saham, (3) kemudahan transaksi berpengaruh positif dan signifikan terhadap minat investasi mahasiswa di *fintech* saham, (4) secara simultan literasi keuangan, keamanan aplikasi, dan kemudahan transaksi berpengaruh signifikan terhadap minat investasi mahasiswa di *fintech* saham.

Kata kunci: literasi keuangan, keamanan aplikasi, kemudahan transaksi, minat investasi, *fintech* saham.



***THE EFFECT OF FINANCIAL LITERACY, APP SECURITY, AND
TRANSACTION CONVENIENCE ON STUDENT'S INTEREST IN
INVESTING IN STOCK-BASED FINTECH***

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ABSTRACT

This study aims to examine the influence of financial literacy, app security, and ease of transactions on college student's interest in investing in stock fintech. This study employs a quantitative approach using primary data collected through a likert-scale questionnaire distributed to students in the Faculty of Economics at Ganesha University of Education. The sample size for this study was 100 respondents. Data analysis was conducted using multiple linear regression with the assistance of IBM SPSS Statistics software. The results indicate that: (1) financial literacy has a positive and significant effect on students' interest in investing in stock fintech, (2) app security has a positive and significant effect on students' interest in investing in stock fintech, (3) ease of transaction has a positive and significant effect on students' interest in investing in stock fintech, (4) simultaneously, financial literacy, application security, and ease of transaction have a significant effect on students' interest in investing in stock fintech.

Keyword: financial literacy, app security, ease of transactions, interest in investing, stock fintech.

