RINGKASAN

Penelitian ini dilatarbelakangi oleh adanya ketimpangan antara jumlah penduduk usia produktif di Kabupaten Banyumas dengan jumlah investor reksa dana yang relatif rendah. Kondisi tersebut menimbulkan pertanyaan mengenai faktor-faktor yang memengaruhi keputusan mahasiswa untuk berinvestasi reksa dana di Purwokerto, sehingga dirumuskan variabel penelitian berupa ekspektasi inflasi, pendapatan, literasi keuangan, dan kepercayaan terhadap platform digital.

Penelitian ini menggunakan metode kuantitatif dengan data primer yang diperoleh melalui kuesioner berbasis skala likert. Sampel penelitian berjumlah 82 responden mahasiswa yang dipilih menggunakan teknik purposive sampling. Data yang terkumpul kemudian dianalisis dengan regresi linier berganda menggunakan bantuan program SPSS.

Hasil penelitian menunjukkan bahwa secara parsial pendapatan, literasi keuangan, dan kepercayaan terhadap platform digital berpengaruh signifikan terhadap keputusan investasi reksa dana, sedangkan ekspektasi inflasi tidak berpengaruh signifikan. Secara simultan, keempat variabel independen tersebut terbukti berpengaruh signifikan terhadap keputusan investasi reksa dana mahasiswa di Purwokerto.

Kata kunci : Ekonomi Digital, Investor Muda, Perilaku Keuangan, SPSS, Teknologi Finansial, Theory of Planned Behavior (TPB), Teori Permintaan

SUMMARY

This study is motivated by the disparity between the number of people in the productive age group in Banyumas Regency and the relatively low number of mutual fund investors. This condition raises questions regarding the factors that influence students' decisions to invest in mutual funds in Purwokerto. Therefore, the research variables formulated include inflation expectations, income, financial literacy, and trust in digital platforms.

The research employs a quantitative method using primary data collected through a Likert-scale questionnaire. The sample consists of 82 student respondents selected through purposive sampling. The collected data were analyzed using multiple linear regression with the assistance of the SPSS program.

The results show that, partially, income, financial literacy, and trust in digital platforms have a significant influence on mutual fund investment decisions, while inflation expectations do not have a significant effect. Simultaneously, all four independent variables were found to have a significant influence on students' mutual fund investment decisions in Purwokerto.

Keywords: Digital Economy, Young Investors, Financial Behavior, SPSS, Financial Technology, Theory of Planned Behavior (TPB), Demand Theory