

## ABSTRAK

Penelitian ini bertujuan untuk mendiskripsikan dan menganalisis pengaruh *Financial Technology* dan *Financial Literacy* terhadap *Mutual Funds Investment* melalui *Financial Inclusion* pada mahasiswa yang telah mengambil matakuliah pasar modal di Unissula terutama di Fakultas Ekonomi. Populasi yang digunakan adalah pada mahasiswa yang telah mengambil matakuliah pasar modal. Teknik pengambilan sampel dalam penelitian ini adalah *Purposive Sampling* dengan perolehan jumlah sampel sebesar 100 responden. Alat analisis yang digunakan adalah Path Analisis dimana sebelumnya dilakukan uji validitas dan uji reliabilitas serta uji asumsi klasik.

Hasil penelitian ini menunjukkan bahwa *Financial Technology* dan *Financial Literacy* memiliki pengaruh positif dan signifikan terhadap *Financial Inclusion*. Hal ini dapat diartikan bahwa semakin tinggi tingkat *Financial Technology* dan *Financial Literacy* mahasiswa yang telah mengambil matakuliah pasar modal di Unissula terutama di Fakultas Ekonomi maka akan berdampak pada tingkat *Financial Inclusion*. Kemudian *Financial Technology* dan *Financial Literacy* juga berpengaruh positif dan signifikan terhadap *Mutual Funds Investment* memberikan kesimpulan bahwa tingginya *Financial Technology* dan *Financial Literacy* mahasiswa yang melakukan transaksi menggunakan teknologi maka semakin tinggi pula *Mutual Funds Investment*nya. *Financial Inclusion* mempunyai pengaruh yang positif dan signifikan terhadap *Mutual Funds Investment*, artinya semakin tinggi tingkat *Financial Inclusion* mahasiswa maka dapat meningkatkan *Mutual Funds Investment*. Dalam penelitian ini *Financial Inclusion* menjadi variabel intervening antara *Financial Technology* dan *Financial Literacy* terhadap *Mutual Funds Investment*.

Kata Kunci : *Financial Inclusion, Financial Technology, Financial Literacy, Mutual Funds Investment*

## ABSTRACT

This research is to analyze and describe the impact of financial technology and financial literacy on mutual funds investment through financial inclusion on college student who finished "pasar modal" courses in Unissula especially Economic Faculty. The population is based on college student who finished "pasar modal" courses in Unissula. Sampling techniques in the study was Purposive Sampling with the acquisition of the total sample of 100 respondents. Analysis tool used is the Path Analysis where the Analysis previously done with validity test and reliability test and assumptions of classical test.

The results of this research show that the Financial Technology and Financial Literacy has a positive and significant influence towards Financial Inclusion. This may imply that the higher level of Financial Technology and Financial Literacy of college student who finished "pasar modal" courses in Unissula especially Economic Faculty then it will affect the level of Financial Inclusion. Then Financial Technology and Financial Literacy is also positive and significant effect against Mutual Funds Investment gives the conclusion that the high Financial Technology and Financial Literacy of college student who make transactions using the technology of the higher Mutual Funds Investment. Financial Inclusion has a positive and significant influence against Mutual Funds Investment, meaning that the higher the level of Financial Inclusion on college student then could increase Mutual Funds Investment. In this study the Financial Inclusion being variable intervening between Financial Technology and Financial Literacy on Mutual Funds Investment.

Keyword : *Financial Inclusion, Financial Technology, Financial Literacy, Mutual Funds Investment*