ABSTRACT

The increase in the economic growth of a country in the revolutionary era is the result of the encouragement of several factors, one of which is the increase in investment activity in that country. The development of investment activity in Indonesia has increased significantly, as can be seen from the increase in the number of new investors by 115% SID (Single Investor Identification) until the end of 2021.

This increase in investment activity cannot be separated from disruptive technological advances that have resulted in many innovations including new business forms in financial technology, one of which is investment management services. Bibit is a fintech in the investment landscape with the most total downloads compared to other similar applications with total downloads reaching five million times. This is a form of increasing public or investor interest in investment which can be influenced by many factors such as Financial Literacy, Investment Motivation, and Investment Risk.

This study was conducted to obtain results that show a significant effect of financial literacy, investment motivation, and investment risk on investment interest in users of the Bibit application. The purpose of this study was to determine the simultaneous and partial effect of each independent variable on the dependent variable.

This study has a population focus as the object of research, namely users of the Bibit application and involved in the Bibit.id community in the Telegram application by determining the sample using simple random sampling so that the number of respondents to the questionnaire is 400 respondents. The data collection technique is through a google form with likert or ordinal scale question instruments. The analysis technique used is descriptive analysis and ordinal regression.

Through the analysis stage, an interpretation is produced with a conclusion that shows the independent variables of financial literacy, investment motivation and investment risk have a significant influence simultaneously on investment interest in users of the Seed application. Partially, the variables of financial literacy

and investment motivation have a significant effect, while the investment risk variable has no significant effect.

Keywords*: Bibit, financial literacy, investment motivation, investment interest, investment risk.*