

## ABSTRAK

Penelitian ini bertujuan untuk menganalisa dasar dari pengambilan keputusan seseorang untuk berinvestasi reksa dana, dikarenakan semakin meningkatnya jumlah penanam modal di berbagai jenis investasi dan semakin mudahnya akses dalam berinvestasi melalui teknologi finansial, yaitu Bareksa. Penelitian ini menggunakan teknik *non-probability sampling* dengan pendekatan *purposive sampling*, melalui wawancara dan dokumentasi sebagai sumber data, dan dianalisis dengan menggunakan analisis data kualitatif. Hasil dan kesimpulan dari penelitian ini antara lain rentang usia, rentang pendapatan, pengetahuan investasi, minat dan motivasi, serta risiko dan return, keamanan dan transparan Bareksa, kemudahan Bareksa, keragaman pilihan di Bareksa, yang diteliti dapat disimpulkan bahwa hal-hal tersebut mendasari pengambilan keputusan seseorang untuk berinvestasi reksa dana.

Kata Kunci : Pengambilan Keputusan, Investasi, Reksa Dana, Teknologi Finansial, Bareksa.

## ABSTRACT

*This study aims to analyze the basis of person's decision making to invest in mutual funds, due to the increasing number of investors in various types of investments and the easier access to investing through financial technology, namely Bareksa. This study uses a non-probability sampling technique with a purposive sampling approach, through interviews and documentation as data sources, and analyzed using qualitative data analysis. The results and conclusions of this study include age range, income range, investment knowledge, interests and motivation, as well as risk and return, Bareksa's security and transparency, Bareksa's convenience, diversity of choices at Bareksa, which is studied can be concluded that these things underlie decision making. a person's decision to invest in mutual funds.*

*Keywords : Decision Making, Investment, Mutual Funds, Financial Technology, Bareksa.*