

## **ABSTRACT**

*Invested is the activity of saving funds with the aim of obtaining profits in the future. There were two types of investment, namely real investment and financial investment. The Indonesian Stock Exchange had several indexes, one of which was infobank15 which measured the price performance of 15 banking stocks that had good fundamentals and large trading liquidity. The movement of the infobank15 index in the period August 2016 – July 2021 experienced fluctuations. To invest, one needed to use the right method to produce maximum returns. There were several investment methods, including dollar cost averaging and lump sum.*

*The aim of this research was to analyze the optimization of stock investment using the dollar cost averaging method and the lump sum method and also to compare the performance between the two methods based on return results.*

*This research used a descriptive method with a quantitative approach. This research used 2 companies with the largest market cap listed on the Indonesian Stock Exchange for the 2021-2023 period.*

*The results of this research found that the lump sum method return in 2022 on BBCA shares reached 22.85% and on BBRI shares 18.19% higher than the return on the dollar cost averaging method on BBCA shares which was only 13.70% and on shares BBRI is only 10.86%. The lump sum method return in 2022 is the highest return between 2021 and 2023. These results prove that the lump sum method is more optimal than the dollar cost averaging method.*

*It is hoped that the results of this research can be used as a reference for further research. And for investors, it is hoped that this research can provide investment consideration by looking at market conditions to implement the lump sum method in order to obtain greater returns.*

*Keywords: dollar cost averaging, infobank15, investment, lump sum, return*