

ABSTRAK

Skripsi Dengan Judul “Pengaruh Literasi Keuangan, Return Investasi, Dan Risiko Investasi, Terhadap Minat Mahasiswa Berinvestasi Di Pasar Modal Syariah (Studi Kasus Pada Mahasiswa Non Febi Uin Sayyid Ali Rahmatullah Tulungagung Tahun 2021-2023” ini ditulis oleh Deago Yusuf Mahendra NIM. 126406211025, dengan pembimbing Dedi Suselo, S.E., M.M.

Kata Kunci : Literasi Keuangan, Return Investasi, Risiko Investasi dan Minat Berinvestasi.

Penelitian ini dilatar belakangi oleh kasus yang terjadi dikalangan mahasiswa. Khususnya, pada mahasiswa non Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung dengan jumlah peminat investor yang lebih banyak daripada mahasiswa Fakultas Ekonomi dan Bisnis Islam. Kasus tersebut, disebabkan karena kurangnya minat mahasiswa Fakultas Ekonomi dan Bisnis Islam yang telah mengetahui dan mempelajari risiko investasi, sehingga merasa kesulitan terjun ke dunia investasi.

Tujuan dari penelitian ini adalah (1) untuk menguji pengaruh literasi keuangan, return investasi, dan risiko investasi terhadap minat berinvestasi mahasiswa, (2) untuk menguji pengaruh literasi keuangan terhadap minat berinvestasi mahasiswa, (3) untuk menguji pengaruh return investasi terhadap minat berinvestasi mahasiswa, (4) untuk menguji pengaruh risiko investasi terhadap minat berinvestasi mahasiswa.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Teknik sampling yang digunakan dalam penelitian ini adalah *purposive sampling*. Data yang digunakan adalah data primer yang diperoleh dari kuesioner yang kemudian diisi oleh mahasiswa Non Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung. Selama angkatan 2021-2023 dengan sampel sebanyak 100 responden. Teknik analisis data yang digunakan yakni uji validitas, uji reliabilitas, uji multikolinearitas, uji analisis regresi linear berganda, uji asumsi klasik, uji hipotesis dengan bantuan SPSS versi 26.

Hasil penelitian ini menunjukkan bahwa (1) Secara simultan literasi keuangan, return investasi, dan risiko investasi berpengaruh terhadap minat berinvestasi mahasiswa (2) Secara parsial literasi keuangan berpengaruh positif dan signifikan terhadap minat berinvestasi mahasiswa (3) Secara parsial return investasi berpengaruh positif signifikan terhadap minat berinvestasi mahasiswa (4) Secara risiko investasi motivasi berpengaruh positif dan signifikan terhadap minat berinvestasi mahasiswa.

ABSTRACT

Thesis entitled "The Influence of Financial Literacy, Investment Returns, and Investment Risks on Students' Interest in Investing in the Islamic Capital Market (Case Study of Non-Febi Uin Sayyid Ali Rahmatullah Tulungagung Students in 2021-2023" this written by Deago Yusuf Mahendra NIM. 126406211025, with the supervisor Mr. Dedi Suselo, S.E., M.M.

Keywords: Financial Literacy, Investment Return, Investment Risk and Interest in Investing

This research is motivated by a case that occurred among students. Specifically, among non-Faculty of Islamic Economics and Business students, Sayyid Ali Rahmatullah State Islamic University of Tulungagung with a greater number of interested investors than students of the Faculty of Islamic Economics and Business. This case was caused by the lack of interest of students of the Faculty of Islamic Economics and Business who had known and studied investment risks, so they found it difficult to enter the world of investment.

The purpose of this study is (1) to test the effect of financial literacy, investment returns, and investment risks on students' investment interests, (2) to test the effect of financial literacy on students' investment interests, (3) to test the effect of investment returns on students' investment interests, (4) to test the effect of investment risks on students' investment interests.

This study uses a quantitative approach with an associative research type. The sampling technique used in this study is purposive sampling. The data used are primary data obtained from questionnaires which were then filled out by students of the Non-Faculty of Islamic Economics and Business, Sayyid Ali Rahmatullah State Islamic University, Tulungagung. During the 2021-2023 intake with a sample of 100 respondents. The data analysis techniques used are validity tests, reliability tests, multicollinearity tests, multiple linear regression analysis tests, classical assumption tests, hypothesis tests with the help of SPSS version 26.

The results of this study indicate that (1) Simultaneously financial literacy, investment returns, and investment risks affect students' investment interests (2) Partially financial literacy has a positive and significant effect on students' investment interests (3) Partially investment returns have a significant positive effect on interest investing students (4) In terms of investment risk, motivation has a positive and significant effect on students' interest in investing.