

ABSTRAK

Rony Pakpahan, NIM : 7192443010. Pengaruh Pengetahuan Investasi Dan Persepsi Risiko Terhadap Minat Berinvestasi Saham Pada Mahasiswa Pendidikan Bisnis Fakultas Ekonomi Universitas Negeri Medan Stambuk 2019. Skripsi. Jurusan Ekonomi. Program Studi Pendidikan Bisnis. Fakultas Ekonomi. Universitas Negeri Medan. 2023.

Permasalahan dalam penelitian ini adalah Pengetahuan Investasi dan Persepsi Risiko memiliki pengaruh terhadap Minat Berinvestasi Saham pada Mahasiswa Pendidikan Bisnis Fakultas Ekonomi Universitas Negeri Medan Stambuk 2019. Populasi dan sampel dalam penelitian ini yaitu seluruh mahasiswa program studi Pendidikan Bisnis Stambuk 2019 yang berjumlah 51 mahasiswa. Teknik pengumpulan data menggunakan observasi, dokumentasi dan angket. Teknik analisis data yang digunakan dalam penelitian ini adalah regresi linear berganda dan untuk membuktikan kebenaran hipotesis menggunakan rumus Uji t, Uji F dan Koefisien Determinasi (R^2). Berdasarkan analisis data dengan menggunakan program SPSS 25 yang diperoleh persamaan analisis regresi linear berganda $Y = 6,274 + 0,391X_1 + 0,006X_2$ dengan hasil analisis uji t untuk variabel Pengetahuan Investasi diperoleh nilai $t_{hitung} > t_{tabel}$ ($3,083 > 2,010$) dan taraf signikan $\alpha = 0,003 < 0,05$. Hal ini dapat disimpulkan bahwa H_a diterima yang berarti Pengetahuan Investasi berpengaruh positif dan signifikan terhadap Minat Berinvestasi Saham. Untuk variabel Persepsi Risiko diperoleh $t_{hitung} < t_{tabel}$ ($0,057 < 2,010$) dan taraf signikan $\alpha = 0,955 > 0,05$. Hal ini dapat disimpulkan bahwa H_o diterima yang berarti Persepsi Risiko tidak berpengaruh terhadap Minat Berinvestasi Saham. Dari hasil uji F diperoleh $F_{hitung} > F_{tabel}$ ($4,839 > 3,19$) dengan signifikansi $0,012 > 0,05$. Sehingga dapat disimpulkan bahwa Pengetahuan Investasi (X_1) dan Persepsi Risiko (X_2) berpengaruh positif dan signifikan terhadap Minat Berinvestasi Saham (Y). Koefisien Determinasi (R^2) sebesar 0,168 atau 16,8% yang artinya besaran kontribusi pengaruh yang diberikan variabel Pengetahuan Investasi dan Persepsi Risiko terhadap Minat Berinvestasi Saham sebesar 16,8%.

Kata Kunci : Pengetahuan Investasi, Persepsi Risiko, Minat Berinvestasi Saham

ABSTRACT

Rony Pakpahan, NIM: 7192443010. *The Influence of Investment Knowledge and Risk Perception on Stock Investment Interest among Business Education Students in the Faculty of Economics, State University of Medan, Student ID 2019. Thesis. Department of Economics. Business Education Study Program. Faculty of Economics. State University of Medan 2023.*

The problem in this study is whether investment knowledge and risk perception have an influence on stock investment interest among business education students in the Faculty of Economics, State University of Medan, Student ID 2019. The population and sample of this study are all 51 students of the Business Education Study Program in Student ID 2019. Data collection techniques used were observation, documentation, and questionnaires. The data analysis technique used in this study was multiple linear regression, and to test the hypothesis, the formula for t-test, F-test, and the coefficient of determination (R²) were used. Based on the data analysis using SPSS 25, the equation of multiple linear regression analysis is $Y = 6.274 + 0.391X_1 + 0.006X_2$. The t-test analysis results for the investment knowledge variable showed that the t-value was greater than the t-table ($3.083 > 2.010$), and the significance level α was $0.003 < 0.05$. It can be concluded that the hypothesis was accepted, indicating that investment knowledge has a positive and significant influence on stock investment interest. For the risk perception variable, the t-value was less than the t-table ($0.057 < 2.010$), and the significance level α was $0.955 > 0.05$. It can be concluded that the null hypothesis was accepted, indicating that risk perception does not have an influence on stock investment interest. The F-test results showed that the F-value was greater than the F-table ($4.839 > 3.19$), with a significance level of $0.012 > 0.05$. Therefore, it can be concluded that investment knowledge (X₁) and risk perception (X₂) have a positive and significant influence on stock investment interest (Y). The coefficient of determination (R²) was 0.168, indicating that the contribution of investment knowledge and risk perception to stock investment interest was 16.8%.

Keywords: Investment Knowledge, Risk Perception, Stock Investment Interest.