

ABSTRAK

Hari Susanto, Nim 7162143008. Pengaruh Literasi Keuangan dan Motivasi Investasi Terhadap Minat Berinvestasi di Pasar Modal pada Mahasiswa Prodi Pendidikan Bisnis Stambuk 2017. Jurusan Ekonomi, Program Studi Pendidikan Bisnis, Fakultas Ekonomi, Universitas Negeri Medan Tahun 2021.

Permasalahan dalam penelitian ini “rendahnya minat berinvestasi pada mahasiswa” prodi pendidikan bisnis stambuk 2017. Penelitian ini bertujuan untuk mengetahui ada tidaknya pengaruh literasi keuangan dan motivasi investasi terhadap minat berinvestasi di pasar modal pada mahasiswa prodi pendidikan bisnis stambuk 2017. Penelitian ini dilakukan di Fakultas Ekonomi Universitas Negeri Medan dengan populasi sebanyak 89 orang mahasiswa dan sampel berjumlah 89 orang mahasiswa yang diambil secara keseluruhan. Instrument pengumpulan data yang digunakan adalah angket literasi keuangan, motivasi investasi dan minat berinvestasi di pasar modal dalam bentuk skala likert. Hasil analisis data menggunakan regresi linear berganda dan uji hipotesis dan disimpulkan bahwa literasi keuangan dan motivasi investasi berpengaruh terhadap minat berinvestasi di pasar modal. Hal ini dilihat dari hasil analisis regresi linear berganda diperoleh persamaan $Y = 10,228 + 0,504 X_1 + 0,563 X_2 + e$. Selanjutnya dilihat dari nilai signifikan antara literasi keuangan terhadap minat berinvestasi di pasar modal yang ditunjukkan dengan nilai $t_{hitung} > t_{tabel}$ ($3,484 > 1,662$) dengan taraf signifikansi alpha 0,05 (5%). Begitu juga nilai signifikan antara motivasi investasi terhadap minat berinvestasi di pasar modal dimana nilai $t_{hitung} > t_{tabel}$ ($7,428 > 1,662$) dengan taraf signifikansi alpha 0,05 (5%). Secara simultan (uji F) ditunjukkan dengan nilai $F_{hitung} > F_{tabel}$ ($58,345 > 3,10$) dengan nilai signifikansi (α) $0,000 < 0,05$ sehingga dapat dikatakan bahwa hipotesis diterima. Dengan demikian dapat disimpulkan bahwa literasi keuangan dan motivasi investasi berpengaruh positif dan signifikan terhadap minat berinvestasi di pasar modal pada mahasiswa prodi pendidikan bisnis stambuk 2017.

Kata Kunci : Literasi Keuangan, Motivasi Investasi, Minat Berinvestasi

ABSTRACT

Hari Susanto, NIM 7162143008. The influence of financial literacy and investment motivation on the interest in investing in the capital market in Students of the Business Education program 2017. Department of Economics, Business Education Department, Faculty of Economics, Medan State University in 2021.

The problem in this study is "the low level of interest in investing among students" in students of the business education program 2017. The aim of this study is to find out whether there is an influence of financial literacy and investment motivation on the investment interest in the capital market in students of the Business Education 2017 was conducted in the Faculty of Economics at Medan State University with a population of 89 students and a total sample of 89 students. A questionnaire on financial literacy, investment motivation and investment interest in the capital market in the form of a Likert scale was used as a survey instrument. The results of the data analysis with multiple linear regression and hypothesis tests showed that financial literacy and investment motivation influence the interest in investing in the capital market. This can be seen from the results of multiple linear regression analysis obtained by the equation $Y = 10.228 + 0.504 X_1 + 0.563 X_2 + e$. In addition, the significant value between financial literacy and interest in investing in the capital market is shown by the value of $t_{count} > t_{table}$ ($3.484 > 1.662$) with a significance level of alpha 0.05 (5%). Likewise, the significant value between investment motivation and investment interest in the capital market, with the value $t_{count} > t_{table}$ ($7.428 > 1.662$) with a significance level of 0.05 alpha (5%). Simultaneously (F-Test) is indicated by the value of $F_{count} > F_{table}$ ($58.345 > 3.10$) with a significance value (α) of $0.000 < 0.05$, so that the hypothesis can be accepted. From this it can be concluded that financial competence and investment motivation have a positive and significant effect on the investment interest in the capital market among students of the Business Education Study Program 2017.

Keywords: financial literacy, motivation to invest, interest in investing