

## ABSTRAK

**Riki Firmansyah, 2023. Pengaruh Literasi dan Persepsi Risiko Terhadap Minat Mahasiswa Ekonomi Syariah yang berinvestasi pada Pasar Modal Syariah. Skripsi. Program Studi Ekonomi Syariah, Fakultas Agama Islam, Universitas Siliwangi.**

Literasi dan persepsi risiko merupakan beberapa faktor yang mempengaruhi minat berinvestasi. Tujuan dari penelitian ini adalah untuk mengetahui pengaruh literasi dan persepsi risiko terhadap minat mahasiswa berinvestasi baik secara parsial maupun simultan.

Penelitian ini menggunakan metode korelasional dengan pendekatan kuantitatif dengan teknik sampel jenuh. Data dikumpulkan dengan menggunakan kuesioner dengan skala *likert*. Populasi pada penelitian ini adalah mahasiswa ekonomi syariah universitas siliwangi yang sudah dan pernah berinvestasi pada pasar modal Syariah dengan sampel jenuh sebanyak 32 mahasiswa.

Hasil penelitian ini menunjukkan bahwa: 1) Variabel literasi ( $X_1$ ) memiliki pengaruh positif terhadap minat mahasiswa berinvestasi, berdasarkan analisis regresi linier sederhana  $X_1$  diperoleh  $Y = 10,410 + 0,404X_1$  dan koefisien korelasi sebesar 0,404. 2) Persepsi risiko ( $X_2$ ) memiliki pengaruh positif terhadap minat mahasiswa berinvestasi, berdasarkan analisis regresi linier sederhana  $X_2$  diperoleh  $Y = 13,401 + 0,603X_2$  dan koefisien korelasi sebesar 0,603. 3) Hasil penelitian diperoleh bahwa terdapat pengaruh antara  $X_1$  dan  $X_2$  terhadap  $Y$  berdasarkan analisis regresi berganda diperoleh nilai  $Y = 8,416 + 0,254X_1 + 0,350X_2$  dengan koefisien korelasi berganda variabel literasi ( $X_1$ ) sebesar 0,254 dan koefisien korelasi berganda variabel literasi ( $X_1$ ) sebesar 0,350. 4) Berdasarkan uji determinasi menunjukkan besarnya koefisien determinasi ( $Adjusted R^2$ ) = 0,511, artinya variabel Literasi ( $X_1$ ) dan Persepsi Risiko ( $X_2$ ) secara bersama-sama mempengaruhi variabel Minat Berinvestasi ( $Y$ ) sebesar 51,1% sisanya sebesar 48,9% dipengaruhi oleh variabel lain yang tidak dimasukkan dalam model penelitian ini.

Maka dapat disimpulkan bahwa literasi dan persepsi risiko berpengaruh positif terhadap minat mahasiswa berinvestasi.

**Kata Kunci:** Investasi, Literasi, Persepsi Risiko, Minat Berinvestasi

## ABSTRACT

**Riki Firmansyah. 2023. The Effect of Literacy and Perceived Risk on the Interests of Islamic Economics Students Investing in The Islamic Capital Market. Thesis. Sharia Economic Studi of Program, Faculty of Islamic Religion, Siliwangi University.**

Literacy and risk perception are several factors that influence investment intentions. The purpose of this study was to determine the effect of literacy and risk perception on students' interest in investing either partially or simultaneously.

This study used a correlational method with a quantitative approach with saturated sample technique. Data was collected using a questionnaire with a Likert scale. The population in this study were Islamic economics students at Siliwangi University who had and had invested in the Islamic capital market with a saturated sample of 32 students.

The results of this study indicate that: 1) The literacy variable ( $X_1$ ) has a positive influence on student interest in investing, based on simple linear regression analysis  $X_1$  obtains  $Y = 10.410 + 0.404X_1$  and a correlation coefficient of 0.404. 2) Perceived risk ( $X_2$ ) has a positive influence on student interest in investing, based on simple linear regression analysis  $X_2$  obtain  $Y = 13.401 + 0.603X_2$  and a correlation coefficient of 0.603. 3) The results showed that there was an influence between  $X_1$  and  $X_2$  on  $Y$ . Based on multiple regression analysis, the value of  $Y = 8.416 + 0.254X_1 + 0.350X_2$  was obtained with a multiple correlation coefficient of literacy variable ( $X_1$ ) of 0.254 and a multiple correlation coefficient of literacy variable ( $X_1$ ) of 0.350. 4) Based on the determination test, it shows that the coefficient of determination ( $\text{Adjusted } R^2$ ) = 0.511, means that the Literacy ( $X_1$ ) and Risk Perception ( $X_2$ ) variables are together effect the variable Interest in Investing ( $Y$ ) by 51.1%, the remaining 48.9% is influenced by other variables not included in this research model.

So it can be concluded that literacy and risk perception have a positive effect on student interest in investing.

**Keywords:** Investment, Literacy, Perceived Risk, Interest in Investing