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Judul Skripsi : ANALISIS PENGARUH LITERASI KEUANGAN,
PERSEPSI RISIKO, MOTIVASI DAN EXPECTED
RETURN TERHADAP MINAT BERINVESTASI DI
PASAR MODAL (STUDI KASUS GEN Z)

ABSTRAK

Penelitian ini bertujuan menganalisa pengaruh literasi keuangan, persepsi risiko, dan motivasi & expected return terhadap minat berinvestasi.

Metodologi penelitian yang digunakan adalah metode kuantitatif dengan data cross section dan data primer yang diperoleh dari penyebaran kuisioner. Teknik pengambilan sample menggunakan metode purposive sampling dengan data pada tahun 2026. Teknik analisis data yang digunakan adalah regresi linier berganda dengan melakukan uji validitas, uji reliabilitas, uji stabilitas model, uji asumsi klasik (uji multikolinearitas, uji normalitas, uji heteroskedastisitas) dan uji hipotesis t-statistik serta f-statistik untuk menguji keberartian pengaruh secara bersama-sama dengan tingkat signifikansi 5%.

Hasil dari penelitian ini menunjukkan bahwa secara parsial variabel literasi keuangan, persepsi risiko dan motivasi & expected return berpengaruh positif dan signifikan terhadap minat berinvestasi. Sementara itu secara simultan variabel literasi keuangan, persepsi risiko dan motivasi & expected return secara bersama-sama memiliki hubungan yang signifikan terhadap variabel terikatnya yaitu minat berinvestasi. Koefisiensi determinasi dari penelitian ini menunjukkan angka sebesar 72%, sedangkan sisanya sebesar 28% dijelaskan oleh variabel-variabel lain selain literasi keuangan, persepsi risiko, motivasi & expected return yang tidak dimasukkan dalam model regresi ini.

Kata kunci : literasi keuangan, persepsi risiko, motivasi & expected return, minat berinvestasi

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Judul Skripsi : THE ANALYSIS OF THE EFFECTS OF FINANCIAL LITERACY, RISK PERCEPTION, MOTIVATION AND EXPECTED RETURN ON INTEREST IN INVESTING IN THE CAPITAL MARKET (A CASE STUDY OF GEN Z)

ABSTRACT

This study aims to analyse the influence of financial literacy, risk perception, and motivation and expected return on investment interest.

The research methodology employed is a quantitative approach using cross-sectional data and primary data obtained through a questionnaire survey. The sampling technique utilised purposive sampling, with data collected in 2026. The data analysis technique employed was multiple linear regression, involving validity tests, reliability tests, model stability tests, classical assumption tests (multicollinearity test, normality test, heteroscedasticity test) and hypothesis testing using t-statistics and F-statistics to test the significance of the combined effects at a 5% significance level.

The results of this study indicate that, individually, the variables of financial literacy, risk perception, and motivation & expected return have a positive and significant effect on investment interest. Meanwhile, when considered simultaneously, the variables of financial literacy, risk perception, and motivation & expected return collectively have a significant relationship with the dependent variable, namely investment interest. The coefficient of determination for this study stands at 72 per cent, whilst the remaining 28 per cent is explained by variables other than financial literacy, risk perception, motivation and expected return, which were not included in this regression model.

Keywords: financial literacy, risk perception, motivation and expected return, interest in investing

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