DAFTAR ISI

HALAMAN JUDUL ........................................................................................................... i
LEMBAR PERSETUJUAN SIDANG SKRIPSI ............................................................... ii
HALAMAN PERNYATAAN KEASLIAN ........................................................................ iii
HALAMAN PENGESAHAN ............................................................................................. iv
UCAPAN TERIMA KASIH ............................................................................................... v
HALAMAN PERNYATAAN PERSETUJUAN PUBLIKASI KARYA ILMIAH UNTUK KEPENTINGAN AKADEMIS ................................................................. vii
ABSTRAK ...................................................................................................................... vii
DAFTAR ISI ................................................................................................................... ix
DAFTAR TABEL ............................................................................................................ xiii
DAFTAR GAMBAR ....................................................................................................... xiv
DAFTAR LAMPIRAN .................................................................................................... xv

BAB I PENDAHULUAN ................................................................................................. 1
  1.1 Latar Belakang Masalah ......................................................................................... 1
  1.2 Identifikasi Masalah .............................................................................................. 8
  1.3 Rumusan Masalah ................................................................................................. 9
  1.4 Tujuan dan Manfaat Penelitian .......................................................................... 9
    1.4.1 Tujuan penelitian .......................................................................................... 9
    1.4.2 Manfaat penelitian ....................................................................................... 9

BAB II TINJAUAN PUSTAKA ....................................................................................... 11
  2.1 Persepsi Risiko .................................................................................................... 11
    2.1.1 Pengertian Persepsi ..................................................................................... 11
    2.1.2 Pengertian Risiko ........................................................................................ 11
    2.1.3 Pengertian Persepsi Risiko ......................................................................... 12
    2.1.4 Indikator Persepsi Risiko ............................................................................ 12
  2.2 Financial Literacy ............................................................................................... 13
    2.2.1 Pengertian Financial Literacy ..................................................................... 13
    2.2.2 Indikator Financial Literacy ....................................................................... 13
  2.3 Return Investasi ................................................................................................ 14
    2.3.1 Pengertian Return ....................................................................................... 14
2.3.2 Jenis Return ......................................................... 14
2.3.3 Indikator Return Investasi ......................................... 14
2.4 Minat Investasi Individu dalam Pasar Modal Saham .......... 14
  2.4.1 Pengertian Minat .................................................... 14
  2.4.2 Pengertian Investasi ................................................ 15
  2.4.3 Tujuan Investasi ..................................................... 15
  2.4.4 Aspek Investasi ....................................................... 15
  2.4.5 Minat investasi ......................................................... 16
  2.4.6 Faktor-faktor yang mempengaruhi minat investasi saham .... 16
2.5 Penelitian terdahulu yang relevan .................................. 16
2.6 Hubungan Antar Variabel ............................................. 21
  2.6.1 Pengaruh persepsi risiko terhadap minat investasi individu di pasar modal saham............................................................ 21
  2.6.2 Pengaruh financial literacy terhadap minat investasi individu di pasar modal saham............................................................ 21
  2.6.3 Pengaruh return investasi terhadap minat investasi individu di pasar modal saham............................................................ 22
2.7 Model Penelitian ......................................................... 23
2.8 Hipotesis Penelitian ....................................................... 23

BAB III METODE PENELITIAN ........................................... 24
  3.1 Rancangan Penelitian .................................................. 24
  3.2 Tempat dan Waktu Penelitian ......................................... 24
  3.3 Populasi dan Sampel ..................................................... 24
    3.3.1 Populasi Penelitian ................................................ 24
    3.3.2 Sampel Penelitian .................................................. 25
  3.4 Definisi Operasional Variabel ......................................... 25
  3.5 Teknik Pengumpulan Data .............................................. 26
  3.6 Instrumen Penelitian .................................................... 27
  3.7 Pengujian Instrumen Penelitian ....................................... 28
    3.7.1 Uji Validitas ......................................................... 28
    3.7.2 Uji Reliabilitas ...................................................... 28
  3.8 Teknik Analisis Data .................................................... 28
    3.8.1 Statistik Deskriptif ................................................ 28
Universitas Esa Unggul

3.8.2 Asumsi klasik .......................... 28
3.8.3 Analisis Regresi Linier Berganda ............... 30
3.8.4 Uji Goodness of Fit .................................. 30

BAB IV HASIL PENELITIAN .............................................. 32
4.1 Deskripsi Data ............................................. 32
4.1.1 Deskripsi responden berdasarkan gender ............... 32
4.1.2 Statistik deskriptif variabel penelitian ............... 32
4.2 Uji Instrumen Penelitian ................................. 34
4.2.1 Uji Validitas ............................................. 34
4.2.2 Uji Reliabilitas ............................................ 35
4.3 Uji Asumsi Klasik .......................................... 36
4.3.1 Uji Normalitas ............................................. 36
4.3.2 Uji Linieritas ............................................. 37
4.3.3 Uji Multikolinieritas ...................................... 39
4.3.4 Uji Heteroskedastisitas ................................... 39
4.4 Uji Hipotesis Penelitian ..................................... 40
4.4.1 Analisis Regresi Berganda ............... 40
4.4.2 Koefisien Determinasi (R²) ............... 42

BAB V PEMBAHASAN .................................................. 43
5.1 Pembahasan Penelitian ..................................... 43
5.1.1 Pengaruh persepsi risiko atas minat investasi individu di tengah pandemi covid-19 di pasar modal saham ............................................. 43
5.1.2 Pengaruh financial literacy terhadap minat investasi individu di tengah pandemi covid-19 di pasar modal saham ............................................. 44
5.1.3 Pengaruh return investasi terhadap minat investasi individu di tengah pandemi covid-19 di pasar modal saham ............................................. 44
5.1.4 Pengaruh persepsi risiko, financial literacy, dan return investasi terhadap minat investasi individu di tengah pandemi covid-19 di pasar modal saham .... 45
5.2 Temuan Penelitian ............................................. 46
5.3 Keterbatasan Penelitian ..................................... 46

BAB VI KESIMPULAN DAN SARAN ................................ 47
6.1 KESIMPULAN .................................................. 47
6.2 SARAN ........................................................................................................ 47
6.2.1 Bagi Masyarakat.................................................................................. 47
6.2.2 Bagi Peneliti selanjutnya.................................................................... 47
DAFTAR REFERENSI ..................................................................................... 49
LAMPIRAN-LAMPIRAN ............................................................................... 53
## DAFTAR TABEL

<table>
<thead>
<tr>
<th>Tabel</th>
<th>Halaman</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tabel 1.1 Tabel Demografi Investor Saham Individu</td>
<td>3</td>
</tr>
<tr>
<td>Tabel 3.1 Skor Skala Likert</td>
<td>27</td>
</tr>
<tr>
<td>Tabel 3.2 Kisi-Kisi Kuesioner</td>
<td>27</td>
</tr>
<tr>
<td>Tabel 4.1 Deskripsi responden berdasarkan gender</td>
<td>32</td>
</tr>
<tr>
<td>Tabel 4.2 Statistik deskriptif</td>
<td>33</td>
</tr>
<tr>
<td>Tabel 4.3 Hasil uji validitas instrumen penelitian</td>
<td>35</td>
</tr>
<tr>
<td>Tabel 4.4 Hasil uji reliabilitas instrumen penelitian</td>
<td>36</td>
</tr>
<tr>
<td>Tabel 4.5 Hasil uji normalitas data</td>
<td>36</td>
</tr>
<tr>
<td>Tabel 4.6 Hasil uji linieritas persepsi risiko (X1) dan minat investasi (Y)</td>
<td>37</td>
</tr>
<tr>
<td>Tabel 4.7 Hasil uji linieritas financial literacy (X2) dan minat investasi (Y)</td>
<td>38</td>
</tr>
<tr>
<td>Tabel 4.8 Hasil uji linieritas return investasi (X3) dan minat investasi (Y)</td>
<td>38</td>
</tr>
<tr>
<td>Tabel 4.9 Hasil uji multikolinearitas</td>
<td>39</td>
</tr>
<tr>
<td>Tabel 4.10 Hasil uji heteroskedastisitas</td>
<td>40</td>
</tr>
<tr>
<td>Tabel 4.11 Hasil uji t</td>
<td>41</td>
</tr>
<tr>
<td>Tabel 4.12 Hasil uji F</td>
<td>42</td>
</tr>
<tr>
<td>Tabel 4.13 Hasil analisis koefisien determinasi regresi</td>
<td>42</td>
</tr>
</tbody>
</table>
DAFTAR GAMBAR

Gambar 1.1 Jumlah Investor Pasar Modal ................................................................. 2
Gambar 1.2 Persentase Literasi Keuangan Responden Berdasarkan Sektor Jasa Keuangan.......................................................... 6
Gambar 1.3 Indeks Harga Saham Gabungan ......................................................... 7
Gambar 2.1 Model Penelitian ................................................................................. 23
<table>
<thead>
<tr>
<th>Lampiran</th>
<th>Deskripsi</th>
<th>Halaman</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Kuesioner Penelitian dan Data Responden</td>
<td>53</td>
</tr>
<tr>
<td>2</td>
<td>Output SPSS Uji Instrumen Penelitian Uji Validitas</td>
<td>64</td>
</tr>
<tr>
<td>3</td>
<td>Output SPSS Uji Reliabilitas</td>
<td>68</td>
</tr>
<tr>
<td>4</td>
<td>R Tabel</td>
<td>69</td>
</tr>
<tr>
<td>5</td>
<td>Output SPSS Uji Statistik Deskriptif</td>
<td>69</td>
</tr>
<tr>
<td>6</td>
<td>Output SPSS Uji Asumsi Klasik</td>
<td>70</td>
</tr>
<tr>
<td>7</td>
<td>Output SPSS Uji Hipotesis</td>
<td>76</td>
</tr>
<tr>
<td>8</td>
<td>Hasil Uji Similiarity</td>
<td>77</td>
</tr>
</tbody>
</table>