

DAFTAR ISI

| | |
|---|------|
| HALAMAN JUDUL..... | i |
| HALAMAN PERSETUJUAN DOSEN PEMBIMBING | 2 |
| HALAMAN PENGESAHAN..... | 4ii |
| PERNYATAAN KEASLIAN SKRIPSI..... | 12v |
| PERNYATAAN PERSTUJUAN PUBLIKASI ILMIAH | 17 |
| ABSTRAK..... | vi |
| ABSTRACT..... | vii |
| INTISARI..... | viii |
| HALAMAN MOTO DAN PERSEMBAHAN..... | ix |
| KATA PENGANTAR..... | x |
| DAFTAR ISI..... | xii |
| DAFTAR TABEL..... | xv |
| DAFTAR GAMBAR..... | xvi |
| BAB I PENDAHULUAN | 1 |
| 1.1 Latar Belakang Penelitian | 1 |
| 1.2 Rumusan Masalah | 7 |
| 1.3 Tujuan Penelitian..... | 7 |
| 1.4 Manfaat Penelitian..... | 8 |
| 1.4.1 Manfaat Teoritis | 8 |
| 1.4.2 Manfaat Praktis..... | 8 |
| BAB II KAJIAN PUSTAKA | 10 |
| 2.1 Investment decision..... | 10 |
| 2.2 Financial Behavior | 13 |
| 2.3 Financial Literacy..... | 15 |
| 2.4 Gender | 20 |
| 2.5 Hipotesis | 21 |
| 2.5.1 Hubungan Financial Literacy Terhadap Investment Decision | 21 |
| 2.5.2 Hubungan Gender Terhadap Investment Decision..... | 22 |

| | | |
|---------------------------------|--|----|
| 2.5.3 | Hubungan Financial Literacy Terhadap Financial Behavior | 23 |
| 2.5.4 | Hubungan Gender Terhadap Financial Behavior | 24 |
| 2.5.5 | Hubungan Financial Behavior Terhadap Investment Decision | 25 |
| 2.6 | Penelitian Terdahulu | 27 |
| 2.7 | Kerangka Pemikiran Teoritis | 29 |
| BAB III METODE PENELITIAN | | 30 |
| 3.1 | Jenis Penelitian | 30 |
| 3.2 | Populasi dan Sampel | 30 |
| 3.2.1 | Populasi | 30 |
| 3.2.2 | Sampel | 31 |
| 3.3 | Sumber dan Metode Pengumpulan Data | 32 |
| 3.3.1 | Sumber dan Jenis Data | 32 |
| 3.3.2 | Metode Pengumpulan Data | 33 |
| 3.4 | Variabel – Variabel Penelitian | 34 |
| 3.4.1 | Variabel Dependen | 35 |
| 3.4.2 | Variabel Independen | 35 |
| 3.4.3 | Variabel Intervening | 35 |
| 3.4.4 | Variabel Dummy | 36 |
| 3.5 | Varibael dan Indikator Penelitian | 37 |
| 3.6 | Teknik Analisis Data | 38 |
| 3.6.1 | Uji Validitas dan Reabilitas | 38 |
| 3.6.2 | Uji Asumsi Klasik | 39 |
| 3.6.2.1 | Uji Normalitas Data | 39 |
| 3.6.2.2 | Uji Multikolinieritas | 40 |
| 3.6.2.3 | Uji Heteroskedastisitas | 40 |
| 3.6.3 | Uji Hipotesis | 40 |
| 3.6.3.1 | Uji Regresi Linier Berganda | 41 |
| 3.6.3.2 | Uji t | 41 |
| 3.6.3.3 | Uji F | 43 |
| 3.6.3.4 | Uji Koefisien Determinasi (R^2) | 43 |
| 3.6.4 | Uji Sobel Test | 44 |

| | |
|---|----|
| BAB IV HASIL PENELITIAN DAN PEMBAHASAN..... | 46 |
| 4.1 Hasil Penelitian..... | 46 |
| 4.1.1 Deskripsi Responden..... | 46 |
| 4.1.2 Deskripsi Responden Berdasarkan Perguruan Tinggi..... | 46 |
| 4.1.3 Deskripsi Responden Berdasarkan Pengalaman Investasi..... | 48 |
| 4.1.4 Deskripsi Responden Berdasarkan Jenis Kelamin..... | 49 |
| 4.2 Analisis Dekripsi Responden..... | 50 |
| 4.2.1 Deskripsi Variabel <i>Financial Literacy</i> | 51 |
| 4.2.2 Deskripsi Variabel <i>Financial Behavior</i> | 52 |
| 4.2.3 Deskripsi Variabel <i>Investment Decision</i> | 54 |
| 4.3 Uji Instrumen..... | 55 |
| 4.3.1.1 Uji Validitas..... | 55 |
| 4.3.1.2 Uji Reliabilitas..... | 57 |
| 4.3.2 Uji Asumsi Klasik..... | 58 |
| 4.3.2.1 Uji Normalitas Data..... | 58 |
| 4.3.2.2 Uji Multikolonieritas..... | 59 |
| 4.3.2.3 Uji Heterokesdatisitas..... | 60 |
| 4.3.3 Uji Hipotesis..... | 62 |
| 4.3.3.1 Uji Regresi Linier Berganda..... | 62 |
| 4.3.3.2 Uji t..... | 65 |
| 4.3.3.3 Uji F..... | 68 |
| 4.3.3.4 Uji Koefisien Determinasi (R^2)..... | 69 |
| 4.3.4 Uji Sobel Test..... | 70 |
| 4.4 Pembahasan..... | 71 |
| BAB V PENUTUP..... | 76 |
| 5.1 Kesimpulan..... | 76 |
| 5.2 Saran..... | 77 |
| DAFTAR PUSTAKA..... | 79 |

DAFTAR TABEL

| | |
|---|----|
| Tabel 2.1 Ukuran Tingkat Financial Literacy | 17 |
| Tabel 2.2 Definisi Operasional Variabel..... | 19 |
| Tabel 2.3 Ringkasan Penelitian Terdahulu..... | 25 |
| Tabel 3.1 Definisi Operasional Variabel dan Indikator..... | 34 |
| Tabel 4.1 Responden Berdasarkan Perguruan Tinggi..... | 48 |
| Tabel 4.2 Pengalaman Investasi Responden..... | 49 |
| Tabel 4.3 Responden Berdasarkan Jenis Kelamin..... | 50 |
| Tabel 4.4 Statistik Deskriptif <i>Financial Literacy</i> | 52 |
| Tabel 4.5 Statistik Deskriptif <i>Financial Behavior</i> | 54 |
| Tabel 4.6 Statistik Deskriptif <i>Investment Decision</i> | 55 |
| Tabel 4.7 Uji Validitas..... | 57 |
| Tabel 4.8 Uji Reliabilitas..... | 58 |
| Tabel 4.9 Uji Kolmogorov - Smirnov..... | 59 |
| Tabel 4.10 Uji Multikolonieritas..... | 61 |
| Tabel 4.11 Persamaan Regresi Linier Berganda..... | 63 |
| Tabel 4.12 Uji t..... | 65 |
| Tabel 4.13 Uji F..... | 68 |
| Tabel 4.14 Uji Koefisien Determinasi..... | 69 |

Daftar Gambar

| | |
|--|----|
| Gambar 1.1 Kenaikan Jumlah SID..... | 1 |
| Gambar 2.1 Kerangka Konseptual..... | 30 |
| Gambar 4.1 Uji Normalitas..... | 60 |
| Gambar 4.2 Pengujian Heterokesdatisitas..... | 62 |