

RINGKASAN

Dampak pandemi Covid-19 menjadi hal yang tak terelakkan di berbagai sektor usaha, termasuk pasar modal. Kondisi ini juga terjadi pada investor ritel dimana terjadi peningkatan jumlah investor ritel di masa pandemi covid-19 yang signifikan akan tetapi volume aktivitas perdagangan mengalami penurunan yang signifikan, tentu menjadi topik yang menarik diteliti untuk menganalisis faktor yang mempengaruhi terjadinya fenomena ini, namun dari kemungkinan banyak faktor yang berpengaruh peneliti tertarik untuk melakukan penelitian terkait dengan sikap keuangan investor ritel di dalam melakukan aktivitas perdagangan di masa pandemi covid-19.

Metode penelitian yang digunakan adalah kuantitatif dengan pendekatan survey. Subjek yang diteliti dalam penelitian ini adalah mahasiswa investor ritel Kabupaten Banyumas dengan jumlah sampel yang diambil pada penelitian ini sebanyak 97 responden. Metode pengumpulan data yang dipakai yakni dengan kuesioner. Data dalam penelitian ini dianalisis memakai pendekatan Structural Equation Modeling-Partial Least Square (SEM-PLS).

Berdasarkan hasil penelitian dan analisis yang dilakukan dengan memakai bantuan SEM menunjukkan bahwa 1. Kecemasan finansial memiliki pengaruh negatif dan signifikan terhadap aktivitas perdagangan investor ritel di masa pandemi Covid-19. 2. Optimisme finansial memiliki pengaruh positif dan signifikan terhadap aktivitas perdagangan investor ritel di masa pandemi Covid-19. 3. Keamanan finansial memiliki pengaruh positif dan signifikan terhadap aktivitas perdagangan investor ritel di masa pandemi Covid-19. 4. Pemikiran Deliberatif memiliki pengaruh positif dan signifikan terhadap aktivitas perdagangan investor ritel di masa pandemi Covid-19. 5. Minat dalam masalah keuangan memiliki pengaruh positif dan signifikan terhadap aktivitas perdagangan investor ritel di masa pandemi Covid-19. 6. Kebutuhan akan tabungan untuk berjaga-jaga memiliki pengaruh positif dan signifikan terhadap aktivitas perdagangan investor ritel pada masa pandemi Covid-19.

Berdasarkan hasil penelitian yang telah dilakukan, maka peneliti memberikan implikasi penelitian yang menunjukkan bahwa sikap keuangan memiliki pengaruh yang signifikan terhadap aktivitas perdagangan. Atas dasar hal ini, peneliti memberikan saran kepada mahasiswa yang menjadi investor ritel untuk dapat lebih beradaptasi dengan situasi ekonomi yang sangat dinamis, khususnya setelah pandemi Covid-19

Kata kunci: aktivitas perdagangan, investor, sikap keuangan

SUMMARY

The impact of the Covid-19 pandemic has become inevitable in various business sectors, including the capital market. This condition has also occurred in the retail investors where there has been a significant increase in the number of retail investors during the Covid-19 pandemic but the volume of trading activity experienced a significant decrease, of course it is an interesting topic to study to analyze the factors that influence the occurrence of this phenomenon, but from the possibility of many influencing factors researchers are interested in conducting research related to the financial attitude of retail investors in carrying out trading activities during the Covid-19 pandemic.

The research method used is quantitative with a survey approach. The subjects studied in this study were retail investor students in Banyumas Regency with the number of samples taken in this study as many as 97 respondents. The data collection method used is a questionnaire. The data in study were analyzed using the Structural Equation Modeling-Partial Least Square (SEM-PLS) approach.

Based on the results of research and analysis conducted using SEM assistance, it shows that 1. Financial anxiety has a negative and significant effect on retail investor trading activities during the Covid-19 pandemic. 2. Financial optimism has a positive and significant impact on trading activities of retail investors during the Covid-19 pandemic. 3. Financial security has a positive and significant influence on trading activities of retail investors during the Covid-19 pandemic. 4. Deliberative thinking has a positive and significant impact on the trading activities of retail investors during the Covid-19 pandemic. 5. Interest in financial matters had a positive and significant influence on the trading activities of retail investors during the Covid-19 pandemic. 6. The need for savings just in case had a positive and significant impact on the trading activities of retail investors during the Covid-19 pandemic.

Based on the results of the research that has been done, the researchers provide research implications which show that financial attitudes have a significant influence on trading activity. On this basis, the researcher provides advice to students who are retail investors to be more adaptable to a very dynamic economic situation, especially after the Covid-19 pandemic.

Keywords: trading activity, investors, financial attitudes