

PENGAMBILAN KEPUTUSAN INVESTASI TERHADAP SAHAM PERBANKAN YANG TERDAFTAR PADA BURSA EFEK INDONESIA

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ABSTRAK

Investasi merupakan kegiatan penempatan dana lebih dengan harapan mendapatkan keuntungan di masa mendatang. Sebelum berinvestasi, penting bagi investor dalam mengambil keputusan investasi dengan baik agar menghindari kerugian dan memperkecil risiko. Penulisan tugas akhir ini bertujuan untuk mengetahui faktor pertimbangan investor dalam mengambil keputusan investasi, menganalisis pergerakan harga saham, dan memberikan rekomendasi pengambilan keputusan investasi dengan pendekatan fundamental. Penulis menganalisis rasio keuangan 3 emiten perbankan yang terdaftar di BEI dengan kapitalisasi pasar tertinggi, yakni BBRI, BMRI dan BBNI yang mana diperoleh dari data LQ45 IDX. Penulisan laporan tugas akhir dilakukan dengan pendekatan analisis statistik deskriptif dengan metode kuantitatif. Hasil analisis menunjukkan bahwa rasio keuangan EPS, PER, PBV, ROE, ROA, DPR, dan DPS serta pergerakan harga saham menjadi faktor yang mempengaruhi pengambilan keputusan investasi saham perbankan yang terdaftar di BEI. Selain itu, penulisan laporan ini dapat menjadi masukan bagi investor berdasarkan rekomendasi pengambilan keputusan investasi yang disesuaikan dengan karakter, profil risiko, referensi dividen, tujuan investasi, dan jangka waktu investasi.

Kata kunci : Rasio, Keputusan, Fundamental, Rekomendasi

INVESTMENT DECISION MAKING ON BANKING STOCKS LISTED ON THE INDONESIAN STOCK EXCHANGE

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ABSTRACT

Investment is an activity of placing funds in the expectation of getting profits in the future. Before investing, it is important for investors to make good investment decisions in order to avoid losses and minimize risks. The writing of this final project aims to determine the factors considered by investors in making investment decisions, analyzes stock price movements, and provide recommendations for making investment decisions with a fundamental approach. The author analyzes the financial ratios of 3 banking issuers listed on the IDX with the highest market capitalization, namely BBRI, BMRI and BBNI which are obtained from IDX LQ45 data. The writing of this final project report was carried out with a descriptive statistical analysis approach with quantitative methods. The analysis results show that the financial ratios EPS, PER, PBV, ROE, ROA, DPR, and DPS as well as stock price movements are factors that influence investment decision making in banking stocks listed on the IDX. In addition, the writing of this report can be an input for investors based on recommendations for making investment decisions that are tailored to character, risk profile, dividend reference, investment objectives, and investment period.

Keywords: Ratio, Decisions, Fundamentals, Recommendations