

ABSTRAK

Skripsi dengan judul **“Pengaruh Pengetahuan Investasi, Motivasi dan Uang Saku Mahasiswa Terhadap Minat Berinvestasi di Pasar Modal Syariah dengan Risiko Investasi Sebagai Variabel Moderasi”** ini ditulis oleh Vina Maratus Salsabila NIM. 126406201008, Prodi Manajemen Keuangan Syariah, Jurusan Bisnis dan Manajemen, Fakultas Ekonomi dan Bisnis Islam, UIN Sayyid Ali Rahmatullah Tulungagung yang dibimbing Hj. Amalia Nuril Hidayati., S.E., M.Sy.

Penelitian ini dilatarbelakangi rendahnya minat berinvestasi mahasiswa khususnya mahasiswa prodi Manajemen Keuangan Syariah dibuktikan dengan jumlah investor Galeri Investasi Syariah UIN Sayyid Ali Rahmatullah Tulungagung yang tidak sebanding dengan jumlah mahasiswa prodi MKS.

Tujuan dalam penelitian ini adalah: (1) Untuk menguji pengaruh pengetahuan investasi terhadap minat berinvestasi di pasar modal syariah. (2) Untuk menguji pengaruh motivasi terhadap minat berinvestasi di pasar modal syariah. (3) Untuk menguji pengaruh uang saku mahasiswa terhadap minat berinvestasi di pasar modal syariah. (4) Untuk menguji pengaruh risiko investasi terhadap minat berinvestasi. (5) Untuk menguji pengaruh pengetahuan investasi terhadap minat berinvestasi dengan risiko investasi sebagai variabel moderasi di pasar modal syariah. (6) Untuk menguji pengaruh motivasi terhadap minat berinvestasi dengan risiko investasi sebagai variabel moderasi di pasar modal syariah. (7) Untuk menguji pengaruh uang saku mahasiswa terhadap minat berinvestasi dengan risiko investasi sebagai variabel moderasi di pasar modal syariah.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Sumber data yang diperoleh yaitu sumber data primer dan sekunder. Adapun teknik pengumpulan data pada penelitian ini adalah Kuesioner atau angket. Adapun teknis analisis data menggunakan bantuan SmartPLS versi 4.0. Populasi dalam penelitian ini yaitu 451 mahasiswa prodi manajemen keuangan syariah UIN Sayyid Ali Rahmatullah Tulungagung Angkatan 2020-2021, dengan sampel sebanyak 100 mahasiswa.

Hasil penelitian ini menunjukkan bahwa: (1) Pengetahuan investasi berpengaruh positif dan signifikan terhadap minat berinvestasi. (2) Motivasi berpengaruh positif dan signifikan terhadap minat berinvestasi. (3) Uang saku mahasiswa berpengaruh positif dan signifikan terhadap minat berinvestasi. (4) Risiko investasi berpengaruh positif dan signifikan terhadap minat berinvestasi. (5) Pengetahuan investasi yang dimoderasi risiko investasi berpengaruh positif dan signifikan terhadap minat berinvestasi. (6) Motivasi yang dimoderasi risiko investasi berpengaruh negative dan signifikan terhadap minat berinvestasi. (7) Uang saku mahasiswa yang dimoderasi risiko investasi tidak berpengaruh signifikan terhadap minat berinvestasi.

Kata kunci: pengetahuan investasi, motivasi, uang saku mahasiswa, minat investasi dan risiko investasi

ABSTRACT

The thesis with the title "The Influence of Investment Knowledge, Motivation and Student Pocket Money on Interest in Investing in the Sharia Capital Market with Investment Risk as a Moderating Variable" was written by Vina Maratus Salsabila NIM. 126406201008, Sharia Financial Management Study Program, Department of Business and Management, Faculty of Islamic Economics and Business, UIN Sayyid Ali Rahmatullah Tulungagung supervised by Hj. Amalia Nuril Hidayati., S.E., M.Sy.

This research was motivated by the low interest in investing among students, especially Sharia Financial Management study program students, as evidenced by the number of investors in the Sharia Investment Gallery of UIN Sayyid Ali Rahmatullah Tulungagung which was not comparable to the number of MKS study program students.

The objectives of this research are: (1) To examine the influence of investment knowledge on interest in investing in the Islamic capital market. (2) To examine the influence of motivation on interest in investing in the Islamic capital market. (3) To test the effect of student pocket money on interest in investing in the Islamic capital market. (4) To test the effect of investment risk on investment interest. (5) To test the effect of investment knowledge on investment interest with investment risk as a moderating variable in the Islamic capital market. (6) To test the influence of motivation on investment interest with investment risk as a moderating variable in the Islamic capital market. (7) To test the effect of student pocket money on investment interest with investment risk as a moderating variable in the Islamic capital market.

This research uses a quantitative approach with an associative type of research. The data sources obtained are primary and secondary data sources. The data collection technique in this research is a questionnaire. The technical data analysis uses the help of SmartPLS version 4.0. The population in this study was 451 students of the sharia financial management study program at UIN Sayyid Ali Rahmatullah Tulungagung Class of 2020-2021, with a sample of 100 students.

The results of this research show that: (1) Investment knowledge has a positive and significant effect on investment interest. (2) Motivation has a positive and significant effect on interest in investing. (3) Student pocket money has a positive and significant effect on interest in investing. (4) Investment risk has a positive and significant effect on investment interest. (5) Investment knowledge moderated by investment risk has a positive and significant effect on investment interest. (6) Motivation moderated by investment risk has a negative and significant effect on investment interest. (7) Student pocket money moderated by investment risk has no significant effect on investment interest.

Key words: *investment knowledge, motivation, student pocket money, investment interest and investment risk*