

ABSTRAK

Skripsi berjudul “Pengaruh Pengetahuan Investasi, Kemajuan Teknologi Dan Motivasi Investasi Terhadap Keputusan Investasi Masyarakat Di Pasar Modal Syariah pada Masyarakat Desa Kaligentong Kecamatan Pucanglaban Kabupaten Tulungagung” ditulis oleh Oktaviani Rodzatul Ma’udah, NIM. 126406203251, Dosen Pembimbing Nurul Fitri Ismayanti, M.E.I.

Penelitian ini dilatar belakangi oleh kurangnya pengetahuan investasi, keterbatasan akses teknologi, serta motivasi yang bervariasi dalam diri individu untuk berinvestasi. Pengetahuan yang minim tentang investasi mengakibatkan masyarakat cenderung ragu dan enggan untuk menanamkan modal mereka. Selain itu, kemajuan teknologi yang pesat di era digital saat ini belum sepenuhnya dimanfaatkan untuk meningkatkan akses dan pemahaman masyarakat tentang pasar modal. Oleh karena itu, penting untuk mengkaji pengaruh pengetahuan investasi, kemajuan teknologi, dan motivasi investasi terhadap keputusan investasi masyarakat.

Penelitian ini bertujuan untuk mengetahui 1) pengaruh pengetahuan investasi terhadap keputusan investasi Masyarakat Desa Kaligentong Kecamatan Pucanglaban Kabupaten Tulungagung di pasar modal syariah, 2) pengaruh kemajuan teknologi terhadap Keputusan investasi Masyarakat Desa Kaligentong Kecamatan Pucanglaban Kabupaten Tulungagung di pasar modal syariah, 3) pengaruh motivasi investasi terhadap keputusan investasi masyarakat Desa Kaligentong Kecamatan Kabupaten Tulungagung di pasar modal syariah, 4) pengaruh pengetahuan investasi, kemajuan teknologi dan motivasi investasi terhadap keputusan investasi masyarakat Desa Kaligentong Kecamatan Pucanglaban Kabupaten Tulungagung di pasar modal syariah.

Penelitian ini menggunakan penelitian kuantitatif dengan Teknik sampling yang digunakan adalah *non probability* sampling dengan teknik *accidental sampling*, dengan hasil total sampel 99,99 dibulatkan menjadi 100 sampel dari 1.246 populasi. Teknik pengumpulan data dengan penyebaran kuesioner melalui google formulir. Teknik analisis data yang digunakan adalah analisis regresi linier berganda menggunakan aplikasi SPSS 26.

Berdasarkan hasil pengujian Variabel Pengetahuan Investasi (X1), Kemajuan Teknologi (X2), dan Motivasi Investasi (X3) secara simultan berpengaruh signifikan terhadap keputusan investasi masyarakat Desa Kaligentong Kecamatan Pucanglaban Kabupaten Tulungagung di pasar modal syariah. Berdasarkan hasil pengujian secara parsial diketahui bahwa Pengetahuan Investasi (X1) berpengaruh positif dan signifikan terhadap keputusan investasi Masyarakat di pasar modal syariah (Y), Kemajuan Teknologi (X2) berpengaruh positif dan signifikan terhadap keputusan investasi Masyarakat di pasar modal syariah (Y), Motivasi Investasi memiliki pengaruh positif dan tidak signifikan terhadap keputusan investasi Masyarakat di pasar modal syariah (Y). Dari hasil uji koefisien determinasi diketahui bahwa pengetahuan investasi, kemajuan teknologi dan motivasi investasi berpengaruh sebesar 70,1% terhadap keputusan investasi Masyarakat Desa Kaligentong Kecamatan Pucanglaban Kabupaten Tulungagung di Pasar Modal Syariah.

Kata Kunci: Pengetahuan Investasi, Kemajuan Teknologi, Motivasi Investasi, Keputusan Investasi.

ABSTRACT

The thesis entitled "The Influence of Investment Knowledge, Technological Progress and Investment Motivation on Community Investment Decisions in the Sharia Capital Market in the Community of Kaligentong Village, Pucanglaban District, Tulungagung Regency" was written by Oktaviani Rodzatul Ma'udah, NIM. 126406203251, Supervisor Nurul Fitri Ismayanti, M.E.I.

This research is motivated by a lack of investment knowledge, limited access to technological advances, and varying motivations within individuals to invest. Minimal knowledge about investment means that people tend to be hesitant and reluctant to invest their capital. In addition, rapid technological advances in the current digital era have not been fully utilized to increase public access and understanding of capital markets. Therefore, it is important to examine the influence of investment knowledge, technological progress, and investment motivation on people's investment decisions.

This research aims to determine 1) the influence of investment knowledge on the investment decisions of the Kaligentong Village Community, Pucanglaban District, Tulungagung Regency in the sharia capital market, 2) the influence of technological progress on the investment decisions of the Kaligentong Village Community, Pucanglaban District, Tulungagung Regency on the Islamic capital market, 3) the influence of investment motivation on the investment decisions of the people of Kaligentong Village, Tulungagung Regency District in the sharia capital market, 4) the influence of investment knowledge, technological progress and investment motivation on the investment decisions of the people of Kaligentong Village, Pucanglaban District, Tulungagung Regency in the sharia capital market.

This research uses quantitative research with the sampling technique used is non-probability sampling with accidental sampling technique, with a total sample result of 99.99 rounded up to 100 samples from the 1,246 population. Data collection techniques by distributing questionnaires via Google Forms. The data analysis technique used is multiple linear regression analysis using the SPSS 26 application.

Based on the test results, the variables Investment Knowledge (X1), Technological Progress (X2), and Investment Motivation (X3) simultaneously have a significant influence on the investment decisions of the people of Kaligentong Village, Pucanglaban District, Tulungagung Regency in the sharia capital market. Based on partial test results, it is known that Investment Knowledge (X1) has a positive and significant effect on people's investment decisions in the sharia capital market (Y), Technological Progress (X2) has a positive and significant effect on people's investment decisions in the sharia capital market (Y), Motivation Investment has a positive and insignificant influence on people's investment decisions in the Islamic capital market (Y). From the results of the coefficient of determination test, it is known that investment knowledge, technological progress and investment motivation have an influence of 70.1% on the investment decisions of the Kaligentong Village Community, Pucanglaban District, Tulungagung Regency in the Sharia Capital Market.

Keywords: *Investment Knowledge, Technological Progress, Investment Motivation, Investment Decisions.*