

ABSTRAK

Skripsi dengan judul “Pengaruh Platform Digital, Pengetahuan Investasi, dan Persepsi Risiko Terhadap Minat Berinvestasi Di Pasar Modal Syariah Pada Mahasiswa Manajemen Keuangan Syariah UIN Sayyid Ali Rahmatullah Tulungagung”, ditulis oleh Muhammad Syehan Syachruly NIM. 126406213168. Jurusan Manajemen Keuangan Syariah, Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, dengan pembimbing Ruly Priantilianingtiasari, S.E., S.Pd., M.Sy.

Kata Kunci:*Platform digital, pengetahuan investasi, persepsi risiko, minat berinvestasi*

Minat berinvestasi penting bagi mahasiswa karena akan berkontribusi aktif bagi dunia investasi seperti pasar modal syariah. Tentunya minat dalam investasi pasar modal syariah dipengaruhi oleh beberapa hal antara lain platform digital, pengetahuan investasi, dan persepsi risiko. Dalam penelitian ini difokuskan pada Mahasiswa Manajemen Keuangan Syariah Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, yang merupakan universitas terbaik di Tulungagung.

Rumusan penelitian ini adalah 1) Bagaimana pengaruh platform digital, pengetahuan investasi, dan risiko investasi secara simultan terhadap minat berinvestasi di pasar modal syariah pada mahasiswa manajemen keuangan syariah Uin Sayyid Ali Rahmatullah Tulungagung, 2) Bagaimana pengaruh penggunaan platform digital terhadap minat berinvestasi di pasar modal syariah pada mahasiswa manajemen keuangan syariah UIN Sayyid Ali Rahmatullah Tulungagung, 3) Bagaimana pengetahuan investasi mempengaruhi minat berinvestasi di pasar modal syariah pada mahasiswa manajemen keuangan syariah UIN Sayyid Ali Rahmatullah Tulungagung, 4) Bagaimana persepsi risiko investasi mempengaruhi minat berinvestasi di pasar modal syariah pada mahasiswa manajemen keuangan syariah UIN Sayyid Ali Rahmatullah Tulungagung.

Metode dalam penelitian ini menggunakan pendekatan kuantitatif dengan Jenis penelitian asosiatif. Populasi penelitian adalah Mahasiswa Program Studi Manajemen Keuangan Syariah Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung berjumlah 429 yang diambil dari mahasiswa Angkatan 2020-2022. Sampling menggunakan Probability sampling diperoleh 207 mahasiswa. Pengumpulan data melalui angket kuesioner dengan Teknik analisis data uji validitas, uji reliabilitas, uji normalitas, uji asumsi klasik, analisis regresi berganda, uji hipotesis, dan uji koefisien determinan.

Hasil penelitian menunjukkan 1) Platform digital, pengetahuan investasi, dan persepsi risiko berpengaruh signifikan terhadap minat mahasiswa dalam berinvestasi di pasar modal syariah. 2) Platform digital berpengaruh positif dan signifikan terhadap minat mahasiswa berinvestasi di pasar modal syariah. 3) Pengetahuan investasi berpengaruh positif dan signifikan terhadap minat mahasiswa berinvestasi di pasar modal syariah. 4) Persepsi risiko berpengaruh positif signifikan terhadap minat mahasiswa berinvestasi.

ABSTRACT

Thesis with the title “The Effect of Digital Platforms, Investment Knowledge, and Risk Perceptions on Interest in Investing in the Islamic Capital Market in Sharia Financial Management Students Uin Sayyid Ali Rahmatullah Tulungagung”, written by Muhammad Syehan Syachruly NIM. 126406213168. Department of Sharia Financial Management, Faculty of Economics and Islamic Business, Sayyid Ali Rahmatullah State Islamic University Tulungagung, with the supervisor of Ruly Priantilianingtiasari, S.E., S.Pd., M.Sy.

Keywords:Digital platform, investment knowledge, risk perception, interest in investing

Interest in investing is important for students because it will actively contribute to the world of investment such as the Islamic capital market. Of course, interest in Islamic capital market investment is influenced by several things including digital platforms, investment knowledge, and risk perception. This research is focused on Sharia Financial Management Students at Sayyid Ali Rahmatullah Tulungagung State Islamic University, which is the best university in Tulungagung.

The formulation of this research is 1) How does the effect of digital platforms, investment knowledge, and investment risk simultaneously on interest in investing in the Islamic capital market in Islamic financial management students of Uin Sayyid Ali Rahmatullah Tulungagung, 2) How does the use of digital platforms affect the interest in investing in the Islamic capital market among Islamic financial management students of Uin Sayyid Ali Rahmatullah Tulungagung, 3) How does investment knowledge affect the interest in investing in the Islamic capital market in Islamic financial management students of Uin Sayyid Ali Rahmatullah Tulungagung, 4) How does the perception of investment risk affect the interest in investing in the Islamic capital market in Islamic financial management students of Uin Sayyid Ali Rahmatullah Tulungagung.

The method in this study uses a quantitative approach with associative research type. The research population is students of the Sharia Financial Management Study Program, Faculty of Economics and Islamic Business, Sayyid Ali Rahmatullah State Islamic University Tulungagung totaling 429 taken from students in the 2020-2022 batch. Sampling using Probability sampling obtained 207 students. Data collection through questionnaires with data analysis techniques validity test, reliability test, normality test, classical assumption test, multiple regression analysis, hypothesis testing, and determinant coefficient test.

The results showed 1) Digital platforms, investment knowledge, and risk perception have a significant effect on student interest in investing in Islamic capital markets. 2) Digital platforms have a positive and significant effect on student interest in investing in the Islamic capital market. 3) Investment knowledge has a positive and significant effect on student interest in investing

in the Islamic capital market. 4) Perceived risk has a poitive and significant on student interest in investing.