ABSTRAK

Skripsi dengan judul "Pengaruh Pengetahuan Investasi Syariah dan Modal Minimal Terhadap Minat Berinvestasi Syariah dengan Risiko Investasi Sebagai Variabel Intervening pada Mahasiswa Fakultas Ekonomi dan Bisnis Islam Pengguna Aplikasi *Profits Anywhere*" ini ditulis oleh Farhatul Baldati, NIM. 126406212129, dengan pembimbing Dr. Rokhmat Subagiyo, M.E.I.

Kata Kunci: Pengetahuan Investasi Syariah, Modal Minimal, Minat Investasi Syariah, Risiko Investasi.

Penelitian ini dilatarbelakangi oleh kerja sama antara Galeri Investasi Syariah Fakultas Ekonomi dan Bisnis Islam UIN Sayyid Ali Rahmatullah Tulungagung dan PT Phintraco Sekuritas dalam memperkenalkan aplikasi investasi *Profits Anywhere* kepada mahasiswa. Aplikasi ini menawarkan kemudahan dan fitur menarik bagi investor pemula. Melalui galeri investasi syariah ini, mahasiswa diharapkan dapat memperoleh pengalaman langsung di pasar modal serta menerapkan teori investasi yang diperoleh selama perkuliahan. Namun dalam praktiknya, minat mahasiswa untuk berinvestasi di pasar modal masih belum optimal.

Tujuan dari penelitian ini adalah (1) Menguji pengaruh pengetahuan investasi syariah terhadap minat berinvestasi syariah pada mahasiswa pengguna aplikasi *Profits Anywhere*, (2) Menguji pengaruh modal minimal terhadap minat berinvestasi syariah pada mahasiswa pengguna aplikasi *Profits Anywhere*, (3) Menguji pengaruh risiko investasi terhadap minat berinvestasi syariah pada mahasiswa pengguna aplikasi *Profits Anywhere*, (4) Menguji pengaruh pengetahuan investasi syariah terhadap minat berinvestasi syariah melalui risiko investasi pada mahasiswa pengguna aplikasi *Profits Anywhere*, (5) Menguji pengaruh modal minimal terhadap minat berinvestasi syariah melalui risiko investasi mahasiswa pengguna aplikasi *Profits Anywhere*.

Penelitian ini menggunakan jenis pendekatan kuantitatif dengan jenis peneitian asosiatif. Teknik pengambilan sampel yang digunakan adalah *Puposive Sampling*, dengan jumlah sampel 112 responden, yaitu mahasiswa pengguna aplikasi *Profits Anywhere* di Fakultas Ekonomi dan Bisnis Islam. Teknik pengambilan data yang digunakan yaitu *Skala Likert* melalui penyebaran kuesioner. Teknik analisis data yang digunakan adalah *Partial Least Square* (PLS) dengan bantuan aplikasi SmartPLS versi 4.0.

Dari penelitian ini mendapatkan hasil bahwa (1) pengetahuan investasi syariah berpengaruh signifikan terhadap minat investasi syariah, (2) modal minimal berpengaruh signifikan terhadap minat investasi syariah, (3) risiko investasi berpengaruh signifikan terhadap minat investasi syariah, (4) pengetahuan investasi syariah berpengaruh signifikan terhadap minat investasi syariah melalui risiko investasi, (5) modal minimal tidak berpengaruh signifikan terhadap minat investasi syariah melalui risiko investasi.

ABSTRACT

The thesis "The Influence of Sharia Investment Knowledge and Minimum Capital on Sharia Investment Interest with Investment Risk as an Intervening Variable on Students of the Faculty of Islamic Economics and Business Using the Profits Anywhere Application" is researched by Farhatul Baldati, NIM. 126406212129, with advised by Dr. Rokhmat Subagiyo, M.E.I.

Keywords: *Sharia Investment Knowledge, Minimum Capital, Sharia Investment Interest, Investment Risk*

This research is motivated by the collaboration between the Sharia Investment Gallery of the Faculty of Islamic Economics and Business, UIN Sayyid Ali Rahmatullah Tulungagung and PT Phintraco Sekuritas in introducing the Profits Anywhere investment application to students. This application offers convenience and attractive features for novice investors. Through this sharia investment gallery, students are expected to gain direct experience in the capital market and apply investment theories obtained during lectures. However, in practice, students' interest in investing in the capital market is still not optimal.

The purpose of this research is (1) to test the influence of sharia investment knowledge on sharia investment interest in students who use the Profits Anywhere application, (2) to test the influence of minimum capital on sharia investment interest in students who use the Profits Anywhere application, (3) to test the influence of investment risk on sharia investment interest in students who use the Profits Anywhere application, (4) to test the influence of sharia investment knowledge on sharia investment interest through investment risk in students who use the Profits Anywhere application, (5) to test the influence of minimum capital on sharia investment interest through investment risk in students who use the Profits Anywhere application.

This research uses a quantitative approach with an associative research type. The sampling technique used is Purposive Sampling, with a sample size of 112 respondents, namely students who use the Profits Anywhere application at the Faculty of Islamic Economics and Business. The data collection technique used is the Likert Scale through the distribution of questionnaires. The data analysis technique used is Partial Least Square (PLS) with the help of the SmartPLS version 4.0 application.

From this research, the results show that (1) knowledge of sharia investment has a significant effect on interest in sharia investment, (2) minimum capital has a significant effect on interest in sharia investment, (3) investment risk has a significant effect on interest in sharia investment, (4) knowledge of sharia investment has a significant effect on interest in sharia investment through investment risk, (5) minimum capital does not have a significant effect on interest in sharia investment through investment risk.