ABSTRAK

Skripsi dengan judul "Pengaruh Kenaikan Harga Emas dan *Fear of Missing Out* (FOMO) terhadap Minat Investasi Emas Digital di Pegadaian Syariah Digital dengan Persepsi Manfaat sebagai Variabel *Intervening*" ini ditulis oleh Lovie Meycella Pripitagina, NIM. 1860402222112, prodi Ekonomi Syariah, Fakultas Ekonomi dan Bisnis Islam, dengan pembimbing Dr. Moh. Rois Abin, M.Pd.I.

Kata Kunci: Investasi Emas Digital, Kenaikan Harga Emas, *Fear of Missing Out* (FOMO), Persepsi Manfaat, Pegadaian Syariah Digital.

Penelitian ini bertujuan untuk menganalisis pengaruh kenaikan harga emas dan *Fear of Missing Out* (FOMO) terhadap minat investasi emas digital di Pegadaian Syariah Digital, dengan persepsi manfaat sebagai variabel *intervening*. Penelitian menggunakan pendekatan kuantitatif eksplanatori dengan metode survei terhadap 205 nasabah aktif Pegadaian Syariah Digital yang telah berinvestasi emas digital. Data dikumpulkan melalui kuesioner online dan dianalisis menggunakan *Structural Equation Modeling* (SEM) berbasis *Partial Least Squares* (PLS) dengan bantuan perangkat lunak SmartPLS 4.0.

Hasil penelitian menunjukkan bahwa: 1) Kenaikan harga emas berpengaruh positif dan signifikan terhadap minat investasi emas digital; 2) FOMO berpengaruh positif dan signifikan terhadap minat investasi emas digital; 3) Kenaikan harga emas berpengaruh positif dan signifikan terhadap persepsi manfaat; 4) FOMO berpengaruh positif dan signifikan terhadap persepsi manfaat; 5) Persepsi manfaat berpengaruh positif dan signifikan terhadap minat investasi emas digital; 6) Kenaikan harga emas berpengaruh positif dan signifikan terhadap minat investasi emas digital dengan persepsi manfaat sebagai variabel intervening di Pegadaian Syariah Digital; 7) *Fear of Missing Out* (FOMO) berpegaruh positif dan signifikan terhadap minat investasi emas digital dengan persepsi manfaat sebagai variabel intervening di Pegadaian Syariah Digital. Implikasi penelitian ini menegaskan bahwa baik faktor ekonomi fundamental (kenaikan harga) maupun faktor psikologis (FOMO) memiliki peran penting dalam membentuk minat investasi, dengan persepsi manfaat berfungsi sebagai mekanisme kognitif yang memperkuat hubungan tersebut. Temuan ini memberikan kontribusi bagi pengembangan strategi pemasaran dan edukasi Pegadaian Syariah Digital untuk membangun minat investasi yang lebih rasional dan berkelanjutan, serta memperkaya literatur akademik terkait perilaku investasi digital berbasis syariah.

ABSTRACT

The thesis entitled "The Effect of Gold Price Increases and *Fear of Missing Out* (FOMO) on Interest in Digital Gold Investment at Pegadaian Syariah Digital with Perceived Usefulness as an Intervening Variable" was written by Lovie Meycella Pripitagina, NIM. 1860402222112, Sharia Economics, Faculty of Islamic Economics and Business, supervised by Dr. Moh. Rois Abin, M.Pd.I.

Keywords: Digital Gold Investment, Gold Price Increase, Fear of Missing Out (FOMO), Perceived Benefit, Pegadaian Syariah Digital

This study aims to analyze the effect of gold price increases and Fear of Missing Out (FOMO) on interest in digital gold investment at Pegadaian Syariah Digital, with perceived usefulness as an intervening variable. The research employed a quantitative explanatory approach using a survey method involving 205 active customers of Pegadaian Syariah Digital who have invested in digital gold. Data were collected through an online questionnaire and analyzed using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with the assistance of SmartPLS 4.0 software.

The results indicate that: 1) gold price increases have a positive and significant effect on interest in digital gold investment; 2) FOMO has a positive and significant effect on interest in digital gold investment; 3) gold price increases have a positive and significant effect on perceived usefulness; 4) FOMO has a positive and significant effect on perceived usefulness; 5) perceived usefulness has a positive and significant effect on interest in digital gold investment; 6) gold price increases have a positive and significant effect on interest in digital gold investment through perceived usefulness as an intervening variable; and 7) Fear of Missing Out (FOMO) has a positive and significant effect on interest in digital gold investment through perceived usefulness as an intervening variable. The implications of this study confirm that both fundamental economic factors (price increases) and psychological factors (FOMO) play an important role in shaping investment interest, with perceived usefulness functioning as a cognitive mechanism that strengthens these relationships. These findings contribute to the development of marketing strategies and investment education at Pegadaian Syariah Digital to promote more rational and sustainable investment behavior, as well as to enrich academic literature related to sharia-based digital investment behavior.