

ABSTRAK

Rima Rahayu, 2024, Pengaruh Literasi Keuangan, *Financial Technology*, dan Religiusitas terhadap Minat Investasi di Pasar Modal Syariah (Studi pada Generasi Z di Kota Tasikmalaya): Program Studi Ekonomi Syariah, Fakultas Agama Islam, Universitas Siliwangi.

Peningkatan kuantitas investor di Indonesia belum sebanding dengan peningkatan kuantitas literasi keuangan mereka. Berdasarkan Survei Nasional Literasi dan Inklusi Keuangan (SNLIK), indeks literasi keuangan Indonesia yaitu sebesar 65,43%, sementara indeks inklusi keuangan sebesar 75,02%. Perkembangan internet dan teknologi informasi telah menjadikan perdagangan di pasar modal semakin populer di kalangan Generasi Z. Generasi Z sebagai kelompok usia yang tumbuh di era digital dan masyarakat yang memiliki kecenderungan religius di wilayah seperti Kota Tasikmalaya, merupakan target potensial dalam pengembangan investor syariah. Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh literasi keuangan, *financial technology*, dan religiusitas terhadap minat investasi di pasar modal syariah pada Generasi Z di Kota Tasikmalaya.

Penelitian ini menggunakan pendekatan kuantitatif. Metode yang digunakan adalah metode *Structural Equation Model-Partial Least Square* (SEM-PLS). Teknik pengumpulan data menggunakan kuesioner. Sampel dalam penelitian ini sebanyak 150 orang Generasi Z Muslim di Kota Tasikmalaya. Analisis data dan uji hipotesis yang digunakan yaitu *outer model* dan *inner model*.

Berdasarkan hasil penelitian, diperoleh bahwa variabel literasi keuangan tidak berpengaruh signifikan terhadap minat investasi di pasar modal syariah. *Financial Technology* berpengaruh signifikan terhadap minat investasi di pasar modal syariah. Religiusitas berpengaruh signifikan terhadap minat investasi di pasar modal syariah. Kemudian, hasil uji *R-Square* menunjukkan terdapat pengaruh literasi keuangan, *financial technology*, dan religiusitas terhadap minat investasi di pasar modal syariah pada Generasi Z di Kota Tasikmalaya sebesar 0.882 atau 88,2%.

Kata Kunci: *Financial Technology*, Literasi Keuangan, Minat Investasi, Pasar Modal Syariah, Religiusitas.

ABSTRACT

Rima Rahayu, 2024, *The Influence of Financial Literacy, Financial Technology, and Religiosity on Investment Interest in the Sharia Capital Market (A Study of Generation Z in Tasikmalaya City): Sharia Economics Study Program, Faculty of Islamic Religion, Siliwangi University.*

The increase in the quantity of investors in Indonesia is not in line with the increase in their financial literacy. According to the National Financial Literacy and Inclusion Survey (SNLIK), Indonesia's financial literacy index is 65.43%, while the financial inclusion index is 75.02%. The development of the internet and information technology has made trading in the capital market increasingly popular among Generation Z. Generation Z, as a demographic growing up in the digital era and a society that has religious tendencies in areas such as Tasikmalaya City, is a potential target for the development of Islamic investors. This research aims to determine how financial literacy, financial technology, and religiosity influence investment interest in the Islamic capital market among Generation Z in Tasikmalaya City.

This research uses a quantitative approach. The method used is the Structural Equation Model-Partial Least Square (SEM-PLS) method. The data collection technique uses a questionnaire. The sample in this study consists of 150 Muslim Generation Z individuals in the city of Tasikmalaya. The data analysis and hypothesis testing used are the outer model and inner model.

Based on the research findings, it was found that the financial literacy variable does not have a significant effect on investment interest in the Islamic capital market. Financial Technology has a significant effect on investment interest in the Islamic capital market. Religiosity has a significant effect on investment interest in the Islamic capital market. Furthermore, the R-Square test results show that there is an influence of financial literacy, financial technology, and religiosity on investment interest in the Islamic capital market among Generation Z in Tasikmalaya City of 0.882 or 88.2%.

Keywords: *Financial Literacy, Financial Technology, Investment Interest, Religiosity, Sharia Capital Market.*