ABSTRAK

Yesti Yuliyanti Fatimah, 2025, Determinasi Minat Berinvestasi Pada Pasar Modal Syariah Melalui Platform Bibit, Program Studi Ekonomi Syariah, Fakultas Agama Islam, Universitas Siliwangi.

Tingkat minat masyarakat untuk berinvestasi di pasar modal Indonesia menduduki pencapaian positif, yang mana Investor pasar modal meningkat 1,85 juta investor menjadi 12,16 juta investor. Investor pasar modal Indonesia juga merupakan investor dengan usia 30 tahun ke bawah atau yang dusebut dengan generasi Z dengan total keseluruhan investor sebanyak 12,78 Juta. Meskipun investasi pasar modal meningkat dan didominasi oleh Generasi Z, hal tersebut berbanding terbalik dengan data mengenai indeks literasi keuangan yang menunjukkan kurang baik. Persentase literasi keuangan pada sektor pasar modal masih tergolong kecil hanya mencapai 4,11%. Selain itu, investasi di Jawa Barat terlebih dikawasan Priangan Timur masih belum merata, meskipun pada saat ini banyak *platform* investasi yang membuat berinvestasi lebih mudah salah satunya Bibit yang menjadi *start up* investasi terpopuler. Penelitian ini bertujuan untuk mengkaji pengaruh *perceived ease of use, perceived usefulness,* literasi keuangan dan kepercayaan terhadap minat berinvestasi generasi Z se-Priayangan Timur pada pasar modal syariah melalui *platform* Bibit.

Metode yang digunakan dalam penelitian ini adalah pendekatan kuantitatif deskriptif dengan desain survei. Data dikumpulkan melalui kuesioner dengan analisis data yang dilakukan menggunakan teknik *Structural Equation Modeling-Partial Least Square* (SEM-PLS) menggunakan *software* SmartPLS 4.0. Populasi dalam penelitian ini adalah generasi Z se-Priyangan Timur yang pernah maupun tidak pernah berinvestasi pada *platform* Bibit dengan jumlah sampel 163 responden. Teknik pengambilan sempel yaitu teknik *non probability sampling.*

Hasil analisis data menunjukkan bahwa terdapat hubungan yang positif dan signifikan antara *perceived ease of use* dengan minat berinvestasi. Selain itu, *perceived usefulness* juga berpengaruh positif signifikan terhadap minat berinvestasi. Variabel lain seperti literasi keuangan dan kepercayaan juga menunjukkan pengaruh signifikan terhadap minat berinvestasi. Berdasarkan penelitian tersebut yang menunjukkan bahwa faktor utama yang mempengaruhi niat pengguna dalam mengadopsi teknologi adalah Persepsi Kegunaan. Oleh karena itu, disarankan bagi pengembang teknologi untuk meningkatkan pemahaman pengguna terhadap manfaat teknologi yang ditawarkan. Penelitian lanjutan disarankan untuk mengeksplorasi variabel lain yang mungkin berpengaruh namun belum dianalisis dalam penelitian ini.

Kata Kunci: *perceived ease of use*, *perceived usefulness*, Literasi Keuangan, Kepercayaan dan Minat Berinvestasi

ABSTRACT

Yesti Yuliyanti Fatimah, 2025, *Determinants of Investment Interest in Islamic Capital Markets through the Bibit Platform, Islamic Economics Study Program, Faculty of Islamic Religion, Siliwangi University.*

The level of public interest in investing in the Indonesian capital market has reached a positive achievement, where capital market investors increased by 1.85 million investors to 12.16 million investors. Indonesian capital market investors are also investors aged 30 years and under or what is called generation Z with a total of 12.78 million investors. Although capital market investment has increased and is dominated by Generation Z, this is in contrast to data on the financial literacy index which shows that it is not good. The percentage of financial literacy in the capital market sector is still relatively small, only reaching 4.11%. In addition, investment in West Java, especially in the East Priangan area, is still uneven, although currently there are many investment platforms that make investing easier, one of which is Bibit, which is the most popular investment start-up. This study aims to examine the influence of perceived ease of use, perceived usefulness, financial literacy and trust on the investment interest of generation Z throughout East Priayangan in the sharia capital market through the Bibit platform.

The method used in this study is a descriptive quantitative approach with a survey design. Data were collected through questionnaires with data analysis conducted using the Structural Equation Modeling-Partial Least Square (SEM-PLS) technique using SmartPLS 4.0 software. The population in this study was Generation Z throughout East Priyangan who had or had not invested in the Bibit platform with a sample size of 163 respondents. The sampling technique was a non-probability sampling technique.

The results of the data analysis show that there is a positive and significant relationship between perceived ease of use and investment interest. In addition, perceived usefulness also has a significant positive effect on investment interest. Other variables such as financial literacy and trust also show a significant effect on investment interest. Based on the study, it shows that the main factor influencing user intention to adopt technology is Perceived Usefulness. Therefore, it is recommended for technology developers to improve user understanding of the benefits of the technology offered. Further research is recommended to explore other variables that may have an effect but have not been analyzed in this study.

Keywords: *perceived ease of use, perceived usefulness, Financial Literacy, Trust, and Investment Interest*