

RINGKASAN

Pasar modal syariah merupakan pasar modal yang seluruh mekanisme kegiatannya telah disesuaikan dengan prinsip-prinsip syariah. Perkembangan pasar modal syariah saat ini dibuktikan dengan beragamnya instrumen investasi yang diperjualbelikan, tersedianya panduan investasi melalui indeks syariah serta fasilitas *Sharia Online Trading System (SOTS)*.

Penelitian ini meneliti mengenai pengaruh literasi keuangan, norma subjektif dan kemudahan teknologi terhadap keputusan berinvestasi dengan minat investasi sebagai variabel mediasi menggunakan pendekatan *Theory Of Planned Behavior (TPB)*. Penelitian dilakukan pada 150 investor saham syariah yang tergabung dalam komunitas “Syariah Saham” dengan teknik pengambilan sampel berupa *convenience sampling*. Penelitian menggunakan jenis survei dengan pendekatan kuantitatif. Data penelitian yang diperoleh berupa data primer dengan teknik pengumpulan melalui kuesioner. Data yang sudah terkumpul dianalisis menggunakan SmartPLS 3.0.

Hasil penelitian ini menunjukkan bahwa literasi keuangan berpengaruh positif terhadap minat investasi, norma subjektif berpengaruh positif terhadap minat investasi, kemudahan teknologi berpengaruh positif terhadap minat investasi, minat investasi berpengaruh positif terhadap keputusan berinvestasi, dan minat investasi mampu memediasi pengaruh literasi keuangan, norma subjektif, dan kemudahan teknologi terhadap keputusan berinvestasi

Kata kunci: Literasi Keuangan, Norma Subjektif, Kemudahan Teknologi, Minat Investasi, Keputusan Berinvestasi, Theory of Planned Behavior, TPB

SUMMARY

The Islamic capital market is a capital market whose entire mechanism of activity has been adapted to sharia principles. The current development of the Islamic capital market is evidenced by the variety of investment instruments traded, the availability of investment guidelines through the sharia index and the Sharia Online Trading System (SOTS) facility.

This study examines the effect of financial literacy, subjective norms and technological convenience on investment decisions with investment interest as a mediating variable using the Theory Of Planned Behavior (TPB) approach. The study was conducted on 150 Islamic stock investors who are members of the "Sharia Stock" community with a convenience sampling technique. This research uses a survey type with a quantitative approach. Research data obtained in the form of primary data with data collection through questionnaires. The collected data were analyzed using SmartPLS 3.0.

The results of this study indicate that financial literacy has a positive effect on investment interest, subjective norms have a positive effect on investment interest, technological convenience has a positive effect on investment interest, investment interest has a positive effect on investment decisions, and investment interest able to mediate the influence of financial literacy, subjective norms, and ease of investment decisions

Keywords: Financial Literacy, Subjective Norms, Ease of Technology, Investment Interest, Investment Decisions, Theory of Planned Behavior, TPB