

ABSTRAK

Mata uang crypto telah muncul sebagai inovasi keuangan yang signifikan dan mendapatkan popularitas secara global, termasuk di Indonesia. Meskipun berpotensi menghasilkan keuntungan besar, hal itu ditandai oleh volatilitas harga yang ekstrem, risiko keamanan, dan status hukum yang rumit. Di Indonesia, meskipun penggunaan mata uang kripto sebagai metode pembayaran dilarang oleh Bank Indonesia, perdagangannya sebagai aset investasi diizinkan. Penelitian ini mengkaji dampak pengetahuan, pendidikan, pengaruh media sosial, dan masalah regulasi terhadap keputusan investasi mahasiswa di Universitas Jambi. Lebih jauh lagi, penelitian ini meneliti faktor psikologis dan lingkungan sosial yang memengaruhi persepsi para pelajar tersebut, serta respons mereka terhadap fatwa Islam yang menyatakan haramnya investasi mata uang cryptocurrency.

Kata kunci: Cryptocurrency.

ABSTRACT

Cryptocurrency has emerged as a significant financial innovation and is gaining popularity globally, including in Indonesia. Despite its potential for huge profits, it is characterized by extreme price volatility, security risks, and a complicated legal status. In Indonesia, although the use of cryptocurrency as a payment method is prohibited by Bank Indonesia, its trading as an investment asset is permitted. This study examines the impact of knowledge, education, social media influence, and regulatory issues on students' investment decisions at the University of Jambi. Furthermore, this study examines the psychological and social environmental factors that influence these students' perceptions, as well as their responses to the Islamic fatwa stating that cryptocurrency investment is haram.

Keywords: Cryptocurrency