

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan, inklusi keuangan, dan edukasi keuangan terhadap keputusan berinvestasi di pasar modal syariah, dengan studi kasus pada mahasiswa S1 Fakultas Ekonomi dan Bisnis Universitas Jambi. Penelitian ini menggunakan pendekatan kuantitatif dengan metode analisis regresi linier berganda yang diolah melalui perangkat lunak SPSS versi 25. Data diperoleh melalui penyebaran kuesioner kepada responden. Hasil penelitian menunjukkan bahwa secara parsial, variabel literasi keuangan berpengaruh positif dan signifikan terhadap keputusan investasi di pasar modal syariah. Demikian pula, inklusi keuangan dan edukasi keuangan masing-masing memiliki pengaruh positif dan signifikan terhadap keputusan investasi. Secara simultan, ketiga variabel independen tersebut juga menunjukkan pengaruh positif dan signifikan terhadap keputusan investasi mahasiswa di pasar modal syariah. Dengan demikian, dapat disimpulkan bahwa literasi keuangan, inklusi keuangan, dan edukasi keuangan yang baik mengenai keuangan syariah berperan penting dalam mendorong keputusan berinvestasi secara halal, sadar, dan bertanggung jawab.

Kata Kunci: Literasi Keuangan, Inklusi Keuangan, Edukasi Keuangan, Keputusan Investasi, Pasar Modal Syariah

ABSTRACT

This study aims to examine the influence of financial literacy, financial inclusion, and financial education on investment decision-making in the Islamic capital market, with a case study on undergraduate students of the Faculty of Economics and Business, Universitas Jambi. This research employs a quantitative approach using multiple linear regression analysis processed through SPSS version 25. The data were obtained through the distribution of questionnaires to respondents. The results reveal that, partially, financial literacy has a positive and significant effect on investment decisions in the Islamic capital market. Similarly, financial inclusion and financial education each have a positive and significant effect on investment decisions. Simultaneously, these three independent variables also demonstrate a positive and significant effect on students' investment decisions in the Islamic capital market. Therefore, it can be concluded that a good financial literacy, financial inclusion, financial education, on Islamic finance play an important role in encouraging investment decisions that are halal, conscious, and responsible.

Keywords: *Financial Literacy, Financial Inclusion, Financial Education, Investment Decision, Islamic Capital Market*