ABSTRAK

PENGARUH RELIGIUSITAS DAN PENGETAHUAN KEUANGAN ISLAM TERHADAP PERENCANAAN INVESTASI (STUDI PADA ALUMNI DAN MAHASISWA MAGISTER ILMU AGAMA ISLAM KONSENTRASI EKONOMI ISLAM PPs FIAI UII YOGYAKARTA)

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Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh religiusitas dan pengetahuan keuangan Islam terhadap perencanaan investasi di kalangan Alumni dan Mahasiswa Magister Ilmu Agama Islam Konsentrasi Ekonomi Islam PPs FIAI UII YOGYAKARTA. Penelitian berdasar perilaku yang menggunakan religiusitas sebagai variabelnya akhir-akhir ini sering digunakan terkait dengan berkembangnya ekonomi berdasar etika dan moral. Begitu pula dengan pengetahuan keuangan Islam untuk menganalisis korelasi pengetahuan keuangan terhadap perencanaan investasi pada akhirnya. Dalam penelitian ini menggunakan *Theory of Planned Behaviour* (TPB) dimana terdapat tiga konstruk berupa sikap, norma subyektif, dan persepsi kontrol perilaku.

Sampel dalam penelitian ini diambil menggunakan metode pengumpulan data yang disebut *purposive sampling.* Jumlah sampel yang digunakan sebanyak 150 responden. Data yang diperoleh dianalisis dengan menggunakan teknik analisis PLS (*Partial Least Square*) melalui *software* SmartPLS 3.0.

Hasil penelitian menunjukkan bahwa pengetahuan keuangan Islam berpengaruh terhadap sikap yang dimiliki Alumni dan Mahasiswa. Selanjutnya konstruk *Theory of Planned Behaviour* (TPB) berupa sikap, norma subyektif, dan persepsi kontrol perilaku berpengaruh terhadap perencanaan investasi Alumni dan Mahasiswa. Namun dalam penelitian ini, religiusitas tidak berpengaruh terhadap perencanaan investasi.

Kata Kunci : *Religiusitas, Pengetahuan Keuangan Islam, Theory of Planned Behaviour (TPB), Sikap, Norma Subjektif, Perencanaan Investasi*.

ABSTRACT

THE EFFECT OF RELIGIUSITY AND ISLAMIC FINANCIAL LITERACY ON INVESTMENT PLANNING (STUDY ON ALUMNI AND STUDENTS OF THE MASTER OF ISLAMIC STUDIES, MAJORING IN ISLAMIC ECONOMIC PPAI FIAI UII YOGYAKARTA)

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This study aims to determine the impact of religiosity and Islamic finance literacy on investment planning among Alumni and Students of Master in Islamic Studies majoring in Islamic Economics PPs FIAI UII YOGYAKARTA. Lately, there has been a wide use of behavior-based research with religiosity variable in connection with the development of economics based on ethics and morals. Likewise, the Islamic finance literacy is also getting widely used to analyze the correlation between financial literacy and behavior. This study uses Theory of Planned Behavior (TPB) which consists of three constructs of attitudes, subjective norms, and perceptions of behavioral control.

The samples in this study were taken using purposive sampling data collection method by involving 150 respondents. The data obtained were analyzed using PLS (Partial Least Square) analysis techniques through SmartPLS 3.0 software.

The study reveals that Islamic financial literacy influences the attitudes of Alumni and Students of Master of Islamic Studies. Furthermore, the construct of Theory of Planned Behavior (TPB) in the form of attitudes, subjective norms, and perceptions of behavioral control also have an impact on the investment planning of students and alumni. The only variable in this study which has no impact on investment planning is religiosity.

Keywords: Religiosity, Islamic Financial Literacy, Theory of Planned Behavior (TPB), Attitudes, Subjective Norms, Investment Planning.

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