

ABSTRAK

Penelitian ini bertujuan untuk menyelidiki dan menguji peran *financial inclusion* dalam meningkatkan minat investasi reksadana syariah. Untuk keperluan tersebut, dalam penelitian ini memilih Seluruh Mahasiswa yang ikut organisasi KSPM (Kelompok Studi Pasar Modal) di Perguruan Tinggi Islam di Jawa Tengah dengan jumlah responden 204 orang di Jawa Tengah dan menguji hubungan regresional dari kelima konstruk tersebut. Temuan menunjukkan bahwa adanya pengaruh positif antara prinsip bagi hasil dan prinsip-prinsip islami sehingga dapat meningkatkan minat masyarakat berinvestasi reksadana syariah. Sedangkan risiko berpengaruh negatif terhadap minat berinvestasi reksadana syariah. Jika di moderasi dengan *financial inclusion* hubungan antara prinsip bagi hasil, prinsip-prinsip islami terhadap minat investasi reksadana syariah di perlemah, sedangkan risiko jika dimoderasi dengan *financial inclusion* terhadap minat investasi reksadana syariah diperkuat.

Kata Kunci: Minat Investasi Reksadana Syariah, Prinsip Bagi Hasil, Prinsip-Prinsip Islam, Risiko, dan *Financial Inclusion*.

Abstract

This study aims to investigate and examine the role of financial inclusion in increasing investment interest in Islamic mutual funds. For this purpose, in this study selected all students who joined the KSPM (Capital Market Study Group) organization in Islamic Universities in Central Java with 204 respondents in Central Java and tested the professional relationships of the five constructs. The findings show that there is a positive influence between the principle of profit sharing and Islamic principles so that it can increase the interest of the community to invest in Islamic mutual funds. While the risk of a negative effect on interest in investing in Islamic mutual funds. If moderated with financial inclusion, the relationship between profit sharing principles, Islamic principles towards sharia mutual fund investment interests is weakened, while the risk if moderated by financial inclusion of sharia mutual fund investment interests is strengthened.

Keywords: Investment Interest in Sharia Mutual Funds, Principles for Profit Sharing, Islamic Principles, Risk, and Financial Inclusion.