

# Pengaruh Islamic Financial Literacy dan Personality Traits terhadap Intensi Berinvestasi di Pasar Saham oleh Masyarakat Muslim Indonesia = The Effect of Islamic financial literacy and Personality Traits towards Intention to Invest in the Stock Market by Indonesian Muslim

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## Abstrak

Penelitian ini bertujuan mengetahui pengaruh Islamic financial literacy dan personality traits melalui pendekatan theory of planned behaviour yang dimodifikasi terhadap intensi berinvestasi di pasar saham oleh masyarakat Muslim Indonesia. Data penelitian ini diolah menggunakan metode PLS-SEM melalui SmartPLS 3.3.3. Penelitian ini menemukan bahwa attitude, subjective norms, dan personality traits memiliki pengaruh langsung yang signifikan positif terhadap intention to invest, financial self-efficacy dan Islamic financial literacy tidak memiliki pengaruh langsung yang signifikan pada intention to invest, Islamic financial literacy secara langsung dapat mempengaruhi personality traits secara signifikan positif, Islamic financial literacy memiliki pengaruh signifikan positif terhadap intention to invest pada saat dimediasi oleh attitude dan personality traits, serta financial self efficacy tidak mampu memberikan efek mediasi dan moderasi dalam hubungan personality traits terhadap intention to invest.

.....This study aims to determine the effect of Islamic financial literacy and personality traits through a modified theory of planned behavior approach to the intention to invest in the stock market by Indonesian Muslims. The data of this study were processed using the PLS-SEM method through SmartPLS 3.3.3. This study found that attitude, subjective norms, and personality traits have a significant positive direct effect on intention to invest, financial self-efficacy and Islamic financial literacy do not have a significant direct effect on intention to invest, Islamic financial literacy can significantly positive affects personality traits, Islamic financial literacy has a significant positive effect on intention to invest when mediated by attitude and personality traits, and financial self-efficacy is not able to provide mediating and moderating effects in the relationship between personality traits and intentions to invest.