

Intensi Muslim Melakukan Jual Beli Cryptocurrency Selama Pandemi di Indonesia = Muslim Intentions to Trading Cryptocurrencies during the Pandemic in Indonesia

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Abstrak

Investasi Cryptocurrency telah menjadi salah satu alternatif investasi yang menarik bagi masyarakat Indonesia, termasuk masyarakat muslim. Hal ini disebabkan oleh beberapa faktor, seperti potensi keuntungan yang tinggi, kemudahan dalam berinvestasi, dan fleksibilitas dalam bertransaksi. Namun, meskipun tidak sesuai dengan hukum syariah yang telah ditetapkan oleh MUI, masih banyak masyarakat muslim yang tetap berinvestasi atau melakukan jual beli Cryptocurrency. Penelitian ini bertujuan untuk menganalisis pengaruh religiusitas, pengetahuan, dampak COVID-19, sikap, norma subjektif, kontrol perilaku, Pandangan tentang Hukum Syariah Cryptocurrency, dan keuntungan terhadap minat masyarakat muslim Indonesia dalam melakukan trading Cryptocurrency selama pandemi COVID-19. Penelitian ini menggunakan metode survei dengan sampel sebanyak 400 responden masyarakat Indonesia berusia 22 - 36 tahun. Analisis data dilakukan menggunakan Structural Equation Modeling (SEM). Hasil penelitian menunjukkan bahwa religiusitas tidak memiliki pengaruh negatif terhadap sikap masyarakat muslim Indonesia dalam melakukan trading Cryptocurrency. Pengetahuan, dampak COVID-19, sikap, dan keuntungan memiliki pengaruh positif terhadap intensi masyarakat muslim Indonesia untuk melakukan trading Cryptocurrency. Pandangan tentang Hukum Syariah Cryptocurrency memiliki pengaruh negatif terhadap intensi masyarakat muslim Indonesia untuk melakukan trading Cryptocurrency. Berdasarkan hasil penelitian ini, pemerintah dan lembaga terkait perlu memberikan edukasi tentang Cryptocurrency kepada masyarakat muslim Indonesia, terutama tentang manfaat dan risiko dari investasi Cryptocurrency, serta regulasi terkait hukum syariah yang telah dikeluarkan oleh MUI. Selain itu, pemerintah juga perlu memberikan regulasi yang jelas tentang Cryptocurrency, termasuk regulasi yang terkait dengan hukum syariah.

.....Cryptocurrency investment has become an attractive alternative investment for Indonesians, including Muslims. This is due to several factors, such as the high potential for profit, ease of investment, and flexibility in transactions. However, despite being not in accordance with Islamic law as stipulated by the Indonesian Ulema Council (MUI), there are still many Muslims who invest or trade cryptocurrencies. This study aimed to analyze the influence of religiosity, knowledge, COVID-19 impact, attitude, subjective norm, perceived behavioral control, sharia perspective, and profit on the interest of Indonesian Muslims in trading cryptocurrencies during the COVID-19 pandemic. This study used a survey method with a sample of 400 Indonesian respondents aged 22-36 years old. Data analysis was conducted using Structural Equation Modeling (SEM). The results showed that religiosity did not have a negative effect on the attitude of Indonesian Muslims towards trading cryptocurrencies. Knowledge, COVID-19 impact, attitude, and profit had a positive effect on the intention of Indonesian Muslims to trade cryptocurrencies. Sharia perspective had a negative effect on the intention of Indonesian Muslims to trade cryptocurrencies. Based on the results of this study, the government and related institutions need to provide education about cryptocurrencies to Indonesian Muslims, especially about the benefits and risks of cryptocurrency investment, as well as

regulations related to Islamic law that have been issued by MUI. In addition, the government also needs to provide clear regulations on cryptocurrencies, including regulations related to Islamic law</p>