BAB V

PENUTUP

A. Kesimpulan

Berdasarkan hasil penelitian dan pembahasan, maka dapat ditarik kesimpulan sebagai berikut:

1. *Financial Literacy* berpengaruh positif dan signifikan terhadap keputusan investasi pada pasar modal syariah di Kota Bengkulu. Hal ini dibuktikan dengan nilai koefisien regresi sebesar 0,361 dan nilai probabilitas (sig) 0,000 < 0,05. Hasil ini menunjukkan bahwa semakin tinggi tingkat literasi keuangan seseorang, semakin baik pula kualitas keputusan investasi yang diambil.
2. *Demographic* tidak berpengaruh signifikan terhadap keputusan investasi pada pasar modal syariah di Kota Bengkulu. Hal ini ditunjukkan dengan nilai koefisien regresi sebesar -0,036 dan nilai probabilitas (sig) 0,812 > 0,05. Artinya, karakteristik demografis responden seperti usia, jenis kelamin, dan uang saku tidak menjadi faktor utama dalam memengaruhi keputusan investasi.
3. *Sosio Economic* berpengaruh positif dan signifikan terhadap keputusan investasi pada pasar modal syariah di Kota Bengkulu. Hal ini dibuktikan dengan nilai koefisien regresi sebesar 0,316 dan nilai probabilitas (sig) 0,001 < 0,05. Semakin baik kondisi sosial ekonomi seseorang, semakin besar pula kecenderungan untuk melakukan investasi.

4. *Financial Literacy*, *Demographic*, dan *Sosio Economic* secara simultan berpengaruh signifikan terhadap keputusan investasi pada pasar modal syariah di Kota Bengkulu. Hal ini dibuktikan dengan nilai F-hitung sebesar 36,691 dengan signifikansi sebesar 0,000 (< 0,05). Nilai R-Square sebesar 0,733 menunjukkan bahwa 73,3% variasi keputusan investasi dapat dijelaskan oleh ketiga variabel tersebut, sementara sisanya sebesar 26,7% dipengaruhi oleh faktor lain yang tidak diteliti dalam penelitian ini, seperti faktor psikologis, pengaruh media sosial, dan kondisi makroekonomi.

B. Saran

Adapun saran-saran yang dapat diberikan sehubungan dengan hasil penelitian ini adalah sebagai berikut:

1. Bagi masyarakat, khususnya generasi muda di Kota Bengkulu, disarankan untuk meningkatkan literasi keuangan melalui seminar, pelatihan, atau kegiatan edukasi sejenis. Dengan pemahaman keuangan yang memadai, individu akan mampu membuat keputusan investasi yang lebih bijak, serta mengurangi risiko kesalahan dalam alokasi dana.
2. Bagi pemerintah dan otoritas jasa keuangan, diharapkan dapat memperkuat program literasi keuangan dan memperluas akses informasi terkait investasi syariah. Program edukasi yang terstruktur sejak dini, khususnya

bagi generasi muda, akan mendorong terciptanya investor yang lebih cerdas dan berorientasi jangka panjang.

3. Bagi peneliti selanjutnya, disarankan untuk menambahkan variabel lain yang berpotensi memengaruhi keputusan investasi, seperti persepsi risiko, overconfidence, maupun pengaruh media sosial. Selain itu, perluasan wilayah penelitian serta penambahan jumlah responden akan memberikan hasil yang lebih representatif dan akurat untuk menggambarkan faktor-faktor yang memengaruhi keputusan investasi di pasar modal syariah.

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