

BAB V

PENUTUP

A. KESIMPULAN

1. Kepercayaan pada aplikasi investasi syariah (X1) terbukti berpengaruh signifikan terhadap keputusan berinvestasi saham syariah (Y1) pada Generasi Z di Provinsi Bengkulu, yang ditunjukkan oleh nilai t hitung $9,210 > t$ tabel $1,965957$ pada taraf signifikansi $0,05$.
2. *Influencer* Muslim (X2) tidak berpengaruh signifikan terhadap keputusan berinvestasi saham syariah (Y1), karena nilai t hitung $1,936 < t$ tabel $1,965957$.
3. Kepercayaan pada aplikasi investasi syariah (X1) berpengaruh signifikan terhadap perilaku berinvestasi saham syariah (Y2), dengan nilai t hitung $8,763 > t$ tabel $1,965957$.
4. *Influencer* Muslim (X2) berpengaruh signifikan terhadap perilaku berinvestasi saham syariah (Y2), yang ditunjukkan oleh nilai t hitung $11,104 > t$ tabel $1,965957$.
5. Secara simultan, kepercayaan pada aplikasi investasi syariah dan *influencer* Muslim (X1 dan X2) berpengaruh signifikan terhadap keputusan berinvestasi saham syariah (Y1) dengan nilai F hitung $72,609 > F$ tabel $3,018$ dan nilai R^2 sebesar $0,268$, serta berpengaruh signifikan terhadap perilaku berinvestasi saham syariah (Y2) dengan nilai F hitung $203,813 > F$ tabel $3,018$ dan R^2 sebesar $0,504$.

B. SARAN

Berdasarkan hasil penelitian mengenai pengaruh kepercayaan terhadap aplikasi investasi syariah dan paparan *influencer* Muslim terhadap keputusan dan perilaku investasi saham syariah pada Generasi Z di Provinsi Bengkulu, maka beberapa saran yang dapat diberikan adalah sebagai berikut:

1. Pengembang aplikasi investasi syariah diharapkan meningkatkan keamanan, transparansi, dan kepatuhan syariah guna memperkuat kepercayaan serta mendorong perilaku investasi berkelanjutan generasi muda.
2. *Influencer* Muslim disarankan lebih berperan dalam menyampaikan edukasi keuangan syariah yang kredibel dan sesuai nilai Islam untuk meningkatkan minat investasi Generasi Z.
3. Generasi Z diharapkan meningkatkan literasi keuangan dan kehati-hatian dalam memilih platform investasi yang aman, transparan, dan patuh syariah.
4. Lembaga keuangan dan regulator perlu memperluas literasi investasi syariah melalui kolaborasi dengan *influencer*, institusi pendidikan, dan komunitas muda.
5. Peneliti selanjutnya disarankan menambahkan variabel kekinian seperti *financial technology adoption*, *digital financial literacy*, *social media engagement*, *halal lifestyle orientation*, dan *ESG awareness* untuk memperkaya kajian perilaku investasi syariah

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