

The Influence of FoMO, Halal Lifestyle, and Religiosity on Interest in Investing in Islamic Mutual Funds on the Bibit Application

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Abstract

Measurable investment success has a good influence on Indonesia's economic growth. Public participation in investing has an important role in the success of investment to create more inclusive and sustainable economic growth. Especially mutual funds which are the most popular investment instrument compared to other investments. Analysis of the influence of FoMO, halal lifestyle, and religiosity on investment interest in sharia mutual funds in the Bibit application is the purpose of this study. The quantitative method was used by researchers in the approach to this study. Researchers took samples using the simple random sampling method of 120 Muslim people in Jabodetabek and the tool used in collecting data from respondents was the Google form survey tool. The data analysis technique in this study used Partial Least Square (PLS) with the Smart PLS tool. The results of this study indicate that FoMO has no effect on investment interest in sharia mutual funds in the Bibit application. While the variables of halal lifestyle and religiosity have an effect on investment interest in sharia mutual funds in the Bibit application.

Keywords: FoMO, halal lifestyle, investment interest, mutual fund, religiositas.

Pengaruh FoMO, Gaya Hidup Halal, dan Religiositas Terhadap Minat Investasi Reksa Dana Syariah di Aplikasi Bibit

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Abstrak

Keberhasilan investasi yang terukur memiliki pengaruh baik terhadap pertumbuhan ekonomi Indonesia. Keikutsertaan masyarakat dalam berinvestasi memiliki peran penting dalam keberhasilan investasi untuk menciptakan pertumbuhan ekonomi yang lebih inklusif dan keberlanjutan. Khususnya reksa dana yang merupakan instrumen investasi terpopuler dibanding investasi lainnya. Analisis pengaruh FoMO, gaya hidup halal, dan religiositas terhadap minat investasi reksa dana syariah di aplikasi Bibit merupakan tujuan dari penelitian ini. Metode kuantitatif digunakan peneliti dalam pendekatan pada penelitian ini. Peneliti mengambil sampel dengan metode *simple random sampling* sejumlah 120 orang masyarakat muslim Jabodetabek serta alat bantu yang digunakan dalam mengambil data dari responden yaitu alat survei *google form*. Teknik analisis data dalam penelitian ini menggunakan *Partial Least Square* (PLS) dengan alat bantu SmartPLS. Hasil dari penelitian ini menunjukkan bahwa FoMO tidak berpengaruh terhadap minat investasi reksa dana syariah di aplikasi Bibit. Sedangkan variabel gaya hidup halal dan religiositas berpengaruh terhadap minat investasi reksa dana syariah di aplikasi Bibit.

Kata kunci: FoMO, gaya hidup halal, minat investasi, reksa dana, religiositas,