

**PENGARUH *FINANCIAL LITERACY*, *SUBJECTIVE NORM* DAN  
*PERCEIVED RISK* TERHADAP MINAT BERINVESTASI MAHASISWA  
FAKULTAS EKONOMI UNIVERSITAS PENDIDIKAN GANESHA**

Oleh

**Putu Indira Shinta Pratiwi, NIM 1917041032**

**Jurusan Manajemen, Fakultas Ekonomi**

**ABSTRAK**

Penelitian ini bertujuan untuk menguji pengaruh *financial literacy*, *subjective norm*, dan *perceived risk* terhadap minat investasi. Subjek dari penelitian ini ialah mahasiswa Fakultas Ekonomi Universitas Pendidikan Ganesha, sedangkan objek dari penelitian ini yaitu *financial literacy*, *subjective norm*, *perceived risk*, dan minat investasi. Desain penelitian kuantitatif kausal dipakai dalam penelitian ini. Pengumpulan data primer memakai instrumen kuesioner melalui google form dengan jumlah sampel sebanyak 195 responden. Analisis data menggunakan *Partial Least Square* (PLS) dengan bantuan *software* SmartPLS versi 4. Hasil penelitian menunjukkan bahwa (1) *financial literacy* berpengaruh secara positif dan signifikan terhadap minat investasi (2) *subjective norm* berpengaruh secara positif dan signifikan terhadap minat investasi (3) dan *perceived risk* berpengaruh secara positif dan signifikan terhadap minat investasi mahasiswa Fakultas Ekonomi Universitas Pendidikan Ganesha.

Kata Kunci: *financial literacy*, *subjective norm*, *perceived risk*, minat investasi

**PENGARUH *FINANCIAL LITERACY*, *SUBJECTIVE NORM* DAN  
*PERCEIVED RISK* TERHADAP MINAT BERINVESTASI MAHASISWA  
FAKULTAS EKONOMI UNIVERSITAS PENDIDIKAN GANESHA**

Oleh

**Putu Indira Shinta Pratiwi, NIM 1917041032**

**Jurusan Manajemen, Fakultas Ekonomi**

***ABSTRACT***

*The purpose of this study is to examine the impact of financial literacy, subjective norms, and perceived risk on investment intention. The subjects of this study were students of the Faculty of Economic, Ganesha University of Education, while the objects of this study were financial literacy, subjective norms, perceived risk, and investment intention. This study used causal quantitative design as the approach. A questionnaire was utilized as the major data collection method in this study, with a total sample size of 195 respondents. The data will be examined using the Partial Least Squares (PLS) method using the SmartPLS version 4 software analysis tool. The results of this study indicate that (1) financial literacy has a positive and significant effect on investment intention (2) subjective norm has a positive and significant effect on investment intention (3) and perceived risk has a positive and significant effect on investment intention of students of the Faculty of Economics, Ganesha University of Education.*

Keywords: *financial literacy, subjective norm, perceived risk, investment intention*