

**PENGARUH LINGKUNGAN SOSIAL, PERSEPSI RISIKO, INFORMASI
PRODUK, DAN *DISPOSABLE INCOME* TERHADAP MINAT INVESTASI
MAHASISWA FAKULTAS EKONOMI DI PASAR MODAL**

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh lingkungan sosial, persepsi risiko, informasi produk, dan *disposable income* terhadap minat investasi mahasiswa Fakultas Ekonomi Universitas Pendidikan Ganesha di pasar modal. Latar belakang penelitian ini adalah rendahnya tingkat partisipasi mahasiswa dalam berinvestasi, meskipun mereka memiliki akses terhadap edukasi investasi dan fasilitas melalui Galeri Investasi yang disediakan oleh kampus. Metode penelitian yang digunakan adalah kuantitatif dengan pendekatan kausal. Pengumpulan data dilakukan melalui kuesioner tertutup dengan skala likert dan penentuan jumlah responden menggunakan rumus slovin. Populasi dalam penelitian ini adalah seluruh mahasiswa Fakultas Ekonomi yang masih dinyatakan aktif. Sampel yang digunakan dalam penelitian ini berjumlah 91 responden yang telah memenuhi kriteria penelitian. Teknik analisis data yang digunakan meliputi uji instrumen, uji asumsi klasik, dan analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa secara parsial variabel lingkungan sosial, informasi produk, dan persepsi risiko berpengaruh positif dan signifikan terhadap minat investasi mahasiswa. Sementara itu, *disposable income* tidak berpengaruh signifikan. Secara simultan, keempat variabel bebas tersebut berpengaruh signifikan terhadap minat investasi mahasiswa. Temuan ini menunjukkan bahwa dukungan lingkungan, ketersediaan informasi, dan kemampuan finansial mahasiswa berperan penting dalam meningkatkan minat investasi di pasar modal.

Kata Kunci: Lingkungan Sosial, Persepsi Risiko, Informasi Produk, *Disposable Income*, Minat Investasi

***THE INFLUENCE OF SOCIAL ENVIRONMENT, RISK PERCEPTION,
PRODUCT INFORMATION, AND DISPOSABLE INCOME ON THE
INVESTMENT INTEREST OF STUDENTS OF THE FACULTY OF
ECONOMICS IN THE CAPITAL MARKET***

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ABSTRACT

This study aims to analyze the influence of the social environment, risk perception, product information, and disposable income on the investment interest of students at the Faculty of Economics, Ganesha University of Education in the capital market. The background of this study is the low level of student participation in investing, even though they have access to investment education and facilities through the Investment Gallery provided by the campus. The research method used is quantitative with a causal approach. Data collection was carried out through a closed questionnaire with a Likert scale and the number of respondents was determined using the Slovin formula. The population in this study were all students of the Faculty of Economics who were still declared active. The sample used in this study amounted to 91 respondents who had met the research criteria. Data analysis techniques used include instrument testing, classical assumption testing, and multiple linear regression analysis. The results show that partially the variables of the social environment, product information, and risk perception have a positive and significant effect on student investment interest. Meanwhile, disposable income has no significant effect. Simultaneously, the four independent variables have a significant effect on student investment interest. These findings indicate that environmental support, information availability, and student financial capability play an important role in increasing investment interest in the capital market.

Keywords: *Social Environment, Risk Perception, Product Information, Disposable Income, Investment Interest*