

**PENGARUH GAYA HIDUP, PENDAPATAN, LITERASI KEUANGAN,
DAN PERSEPSI RISIKO TERHADAP MINAT INVESTASI *ONLINE*
MELALUI *PLATFORM FINTECH* DI KALANGAN MAHASISWA
PERGURUAN TINGGI DI INDONESIA DENGAN GENDER SEBAGAI
VARIABEL MODERASI**

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Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh gaya hidup, pendapatan, literasi keuangan, dan persepsi risiko terhadap minat investasi *online* melalui *platform fintech* di kalangan mahasiswa perguruan tinggi di Indonesia dengan gender sebagai variabel moderasi. Populasi penelitian ini sebanyak 7.800.000 mahasiswa dengan sampel sebanyak 445 mahasiswa. Teknik pengambilan sampel menggunakan *purposive sampling*. Jenis data dalam penelitian ini menggunakan data kuantitatif dan sumber data berupa data primer dengan menggunakan metode kuesioner *online* yang telah diuji validitas dan reliabilitas. Alat analisis yang digunakan dalam penelitian ini adalah *Structural Modelling-Partial Least Square* (PLS-SEM). Hasil analisis data menunjukkan gaya hidup berpengaruh positif dan signifikan terhadap minat investasi, pendapatan berpengaruh positif dan signifikan terhadap minat investasi, literasi keuangan berpengaruh positif dan signifikan terhadap minat investasi, persepsi risiko berpengaruh positif dan signifikan terhadap minat investasi, gender tidak memoderasi hubungan antara literasi keuangan terhadap minat investasi, dan gender tidak memoderasi hubungan antara persepsi risiko terhadap minat investasi.

Kata Kunci: *Gaya Hidup, Pendapatan, Literasi Keuangan, Persepsi Risiko, Gender*



**THE INFLUENCE OF LIFESTYLE, INCOME, FINANCIAL LITERACY,
AND RISK PERCEPTION ON INTEREST IN ONLINE INVESTMENT
THROUGH FINTECH PLATFORMS AMONG HIGHER COLLEGE
STUDENTS IN INDONESIA WITH GENDER AS A MODERATION
VARIABLE**

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Abstract

This study aims to determine the influence of lifestyle, income, financial literacy, and risk perception on interest in online investment through fintech platforms among university students in Indonesia, with gender serving as a moderating variable. The population for this study consisted of 7,800,000 students, with a sample size of 445 students. The sampling technique employed was purposive sampling. This research utilizes quantitative data, with primary data collected through an online questionnaire method that has been tested for validity and reliability. The analytical tool used in this research is Structural Equation Modeling-Partial Least Squares (PLS-SEM). The results of the data analysis indicate that lifestyle has a positive and significant effect on investment interest, income has a positive and significant impact on investment interest, financial literacy has a positive and significant effect on investment interest, and risk perception has a positive and significant impact on investment interest. Additionally, the findings reveal that gender does not moderate the relationship between financial literacy and investment interest, nor does it moderate the relationship between risk perception and investment interest.

Keywords: *Lifestyle, Income, Financial Literacy, Risk Perception, Gender*