

**PENGARUH KESADARAN INVESTASI BERKELANJUTAN DAN  
PERSEPSI RISIKO TERHADAP MINAT MAHASISWA DALAM  
BERINVESTASI DI *GREEN FINANCE INSTRUMENTS* DENGAN  
LITERASI KEUANGAN SEBAGAI VARIABEL MEDIASI  
(STUDI PADA MAHASISWA DI DAERAH ISTIMEWA YOGYAKARTA)**

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**Abstrak**

Penelitian ini bertujuan untuk menganalisis pengaruh kesadaran investasi berkelanjutan dan persepsi risiko terhadap minat mahasiswa untuk berinvestasi pada instrumen *green finance*, dengan literasi keuangan sebagai variabel mediasi. Pendekatan kuantitatif digunakan dengan melibatkan 180 responden mahasiswa di Daerah Istimewa Yogyakarta yang dipilih melalui teknik *purposive sampling*, menggunakan kuesioner daring via *Google Form*. Analisis data dilakukan dengan metode *SEM-PLS* melalui *SmartPLS* versi 4.1.1.2. Hasil penelitian menunjukkan bahwa kesadaran investasi berkelanjutan, persepsi risiko, dan literasi keuangan berpengaruh positif dan signifikan terhadap minat investasi mahasiswa. Selain itu, literasi keuangan berperan sebagai mediator signifikan dalam hubungan antara kesadaran investasi berkelanjutan dan persepsi risiko dengan minat berinvestasi pada *green finance*. Penelitian ini memberikan kontribusi dalam pengembangan literatur terkait perilaku investasi berkelanjutan di kalangan generasi muda, khususnya mahasiswa, dengan mengintegrasikan variabel literasi keuangan sebagai mekanisme mediasi. Temuan ini memperluas pemahaman tentang bagaimana faktor psikologis dan pengetahuan keuangan memengaruhi keputusan investasi dalam konteks keberlanjutan.

**Kata Kunci:** *Kesadaran Investasi Berkelanjutan, Literasi Keuangan, Minat Investasi Green Finance Instruments, Persepsi Risiko*

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**THE INFLUENCE OF SUSTAINABLE INVESTMENT AWARENESS AND  
RISK PERCEPTION ON STUDENTS' INTEREST IN INVESTING IN  
GREEN FINANCE INSTRUMENTS WITH FINANCIAL LITERACY AS A  
MEDIATING VARIABLE  
(STUDY ON STUDENTS IN THE SPECIAL REGION OF YOGYAKARTA)**

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***Abstract***

*This study aims to analyze the effect of sustainable investment awareness and risk perception on students' interest in investing in green finance instruments, with financial literacy as a mediating variable. A quantitative approach was employed, involving 180 student respondents from the Special Region of Yogyakarta, who were selected through a purposive sampling technique, using an online questionnaire administered via Google Forms. Data analysis was conducted using the SEM-PLS method through SmartPLS version 4.1.1.2. The results indicated that sustainable investment awareness, risk perception, and financial literacy have a positive and significant effect on student investment interest. Additionally, financial literacy serves as a significant mediator in the relationship between sustainable investment awareness and risk perception, as well as interest in investing in green finance. This study contributes to the development of the literature on sustainable investment behavior among the younger generation, particularly university students, by integrating financial literacy variables as a mediating mechanism. The findings expand the understanding of how psychological factors and financial knowledge influence investment decisions in the context of sustainability.*

***Keywords:*** *Sustainable Investment Awareness, Financial Literacy, Investment Interest in Green Finance Instruments, Risk Perception*