ABSTRAK

TRI MUTIARA KURNIA, NPM: 71220312026, Judul: PENGARUH LITERASI KEUANGAN DAN PERSEPSI RISIKO TERHADAP MINAT INVESTASI GEN Z DI KOTA MEDAN, dibimbing oleh: H. Bakhtiar, SE., M.Si sebagai Pembimbing I, dan Farida Khairani Lubis, SE., M.Si sebagai Pembimbing II, Skripsi: 2026.

Penelitian ini bertujuan untuk mengetahui pengaruh Literasi Keuangan dan Persepsi Risiko terhadap Minat Investasi Generasi Z di Kota Medan. Fenomena rendahnya partisipasi investasi di kalangan usia muda di tengah masifnya instrumen investasi digital menjadi latar belakang dilakukannya penelitian ini. Populasi dalam penelitian ini berjumlah 175.700 orang dengan sampel sebanyak 383 responden yang ditentukan menggunakan rumus Slovin. Teknik pengambilan sampel menggunakan *purposive sampling* dan data dikumpulkan melalui penyebaran kuesioner. Analisis data dilakukan dengan menggunakan uji deskriptif, uji asumsi klasik, analisis regresi linear berganda, dan pengujian hipotesis meliputi uji t (uji parsial), uji F (uji simultan), dan uji determinasi (R Square) melalui program SPSS. Hasil penelitian menunjukkan bahwa secara parsial, Literasi Keuangan berpengaruh positif dan signifikan terhadap Minat Investasi Gen Z di Kota Medan. Begitu pula dengan Persepsi Risiko yang berpengaruh positif dan signifikan terhadap Minat Investasi Gen Z di Kota Medan. Secara simultan, Literasi Keuangan dan Persepsi Risiko berpengaruh signifikan terhadap Minat Investasi Gen Z di Kota Medan.

Kata Kunci: Literasi Keuangan, Persepsi Risiko, Minat Investasi, Generasi Z

ABSTRACT

TRI MUTIARA KURNIA, NPM: 71220312026, Title: THE INFLUENCE OF FINANCIAL LITERACY AND RISK PERCEPTION ON GEN Z INVESTMENT INTEREST IN MEDAN CITY, Supervised by: H. Bakhtiar, SE., M.Si as Supervisor I, and Farida Khairani Lubis, SE., M.Si as Supervisor II, Thesis: 2026

This study aims to determine the effect of Financial Literacy and Risk Perception on Generation Z's Investment Interest in Medan City. The phenomenon of low investment participation among young people amidst the massive availability of digital investment instruments is the background to this study. The population in this study amounted to 175.700 people with a sample of 383 respondents determined using the Slovin formula. The sampling technique used purposive sampling and data were collected through questionnaires. Data analysis was carried out using descriptive tests, classical assumption tests, multiple linear regression analysis, and hypothesis testing including t-tests (partial tests), F-tests (simultaneous tests), and determination tests (R Square) using the SPSS program. The results of the study indicate that partially, Financial Literacy has a positive and significant effect on Gen Z's Investment Interest in Medan City. Likewise, Risk Perception has a positive and significant effect on Gen Z's Investment Interest in Medan City. Simultaneously, Financial Literacy and Risk Perception have a significant effect on Gen Z's Investment Interest in Medan City.

Keywords: Financial Literacy, Risk Perception, Investment Interest, Generation Z