

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan, risiko investasi, dan modal minimum terhadap minat investasi mahasiswa Universitas Trunojoyo Madura. Penelitian ini menggunakan metode kuantitatif dengan pendekatan asosiatif. Populasi penelitian mencakup seluruh mahasiswa aktif Universitas Trunojoyo Madura (UTM) pada tahun akademik 2025, sedangkan sampelnya adalah mahasiswa program Sarjana (S1) UTM pada tahun akademik yang sama. Penentuan sampel dilakukan menggunakan teknik *purposive sampling* dan menghasilkan 102 responden yang memenuhi kriteria penelitian. Data diperoleh melalui *kuesioner Google Form* yang diukur menggunakan skala Likert. Analisis data dilakukan dengan bantuan SPSS 25 melalui uji validitas, uji reliabilitas, uji asumsi klasik, analisis regresi linier berganda, uji t, uji F, dan koefisien determinasi. Hasil penelitian menunjukkan bahwa literasi keuangan berpengaruh positif dan signifikan terhadap minat investasi mahasiswa, risiko investasi berpengaruh negatif namun tidak signifikan, sedangkan modal minimum berpengaruh positif dan signifikan. Secara simultan, melalui uji F, ketiga variabel tersebut terbukti berpengaruh signifikan terhadap minat investasi mahasiswa. Temuan ini menegaskan bahwa peningkatan literasi keuangan, pemahaman risiko, dan ketersediaan modal awal yang terjangkau merupakan faktor penting dalam mendorong minat mahasiswa untuk berinvestasi.

Kata Kunci: *literasi keuangan, risiko investasi, modal minimum, minat investasi mahasiswa.*

ABSTRACT

This study aims to analyze the effect of financial literacy, investment risk, and minimum capital on the investment interest of students at Trunojoyo University Madura. This study uses a quantitative method with an associative approach. The research population includes all active students at Trunojoyo University Madura (UTM) in the 2025 academic year, while the sample consists of UTM undergraduate (S1) students in the same academic year. The sample was determined using purposive sampling and resulted in 102 respondents who met the research criteria. Data were obtained through a Google Form questionnaire measured using a Likert scale. Data analysis was performed using SPSS 25 through validity testing, reliability testing, classical assumption testing, multiple linear regression analysis, t-test, F-test, and coefficient of determination. The results showed that financial literacy had a positive and significant effect on students' interest in investing, investment risk had a negative but insignificant effect, while minimum capital had a positive and significant effect. Simultaneously, through the F test, the three variables were proven to have a significant effect on student investment interest. These findings confirm that increasing financial literacy, understanding risk, and the availability of affordable initial capital are important factors in encouraging students' interest in investing.

Keywords: *financial literacy, investment risk, minimum capital, student investment interest.*