

## **The Influence Of Financial Literacy, Financial Attitude, And Risk Perception On Investment Decisions With Financial Technology As An Intervening Variable in the Generation Z In Semarang City**

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### **Abstract**

This research aims to determine the influence of Financial Literacy, Financial Attitude, and Risk Perception on Investment Decisions with Financial Technology as an Intervening Variable (Case Study of Generation Z in Semarang City). The method used in this research is a quantitative method, using primary data with a data collection method using a questionnaire. Hypothesis testing uses the Structural Equation Model (SEM) method with the help of SmartPLS software. The results of this research prove that: (1) financial literacy has a negative effect on investment decisions (2) Financial Attitude has a significant influence on investment decisions (3) Risk Perception has no influence on investment decisions (4) There is a positive and significant influence of financial literacy on financial technology (5) Financial Attitude has a negative effect on financial technology (6) There is a positive and significant influence of risk perception on financial technology (7) There is a positive and significant influence of financial technology on investment decisions (8) Financial Literacy has a negative effect on investment decisions through financial technology as an intervening variable (9) Financial Attitude has a negative effect on investment decisions through financial technology as an intervening variable (10) Risk Perception has a positive and significant effect on investment decisions through financial technology as an intervening variable.

**Keywords:** Financial Literacy, Financial Attitude, Risk Perception, investment decisions, Financial Technology.