

## **ABSTRACT**

Rizki Lutfiana Nur Ilahi, 2026. *The Effect of entrepreneurial intention on Financial independence with entrepreneurial orientation as a Moderating Variable (A Survey of Students Receiving Entrepreneurship Funding from the Liga Bisnis Sosial Siliwangi and Klasik Programs at UPA PKK M Universitas Siliwangi)*. Department of Economic Education, Faculty of Teacher Training and Education, Universitas Siliwangi. Supervised by Dr. H. Yoni Hermawan, M.Pd. and Ati Sadiyah, M.Pd

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*Financial independence is an important goal for students in facing increasing living needs and the demand for economic self-reliance. Although many students have a strong desire to achieve financial independence, in reality most still depend on financial support from their parents. This condition indicates a gap between students' motivation to be financially independent and their actual ability to realize it. This study aims to analyze the effect of entrepreneurial intention on students' financial independence and to examine the role of entrepreneurial orientation as a moderating variable that reflects innovativeness, proactiveness, and risk-taking behavior in running a business. This research uses a quantitative approach with a survey method. The population of this study consists of students who received funding from the Liga Bisnis Sosial Siliwangi Program and the Klasik UPA PKK M Program at Universitas Siliwangi in 2025. The sample consisted of 167 respondents selected using proportionate stratified random sampling. Data were collected through questionnaires and analyzed using Moderated Regression Analysis (MRA). The results show that entrepreneurial intention has a significant effect on financial independence. Entrepreneurial orientation also has a significant direct effect and moderates the relationship between entrepreneurial intention and financial independence. The research model has a coefficient of determination ( $R^2$ ) of 0.261.*

**Keywords:** *Entrepreneurial Intention, Entrepreneurial Orientation, Financial Independence*