

**PENGARUH LITERASI KEUANGAN, JENIS KELAMIN DAN PENDAPATAN  
TERHADAP KEPUTUSAN INVESTASI KARYAWAN LEMBAGA PERKREDITAN  
DESA (STUDI KASUS DI KECAMATAN GEROKGAK)**

Oleh

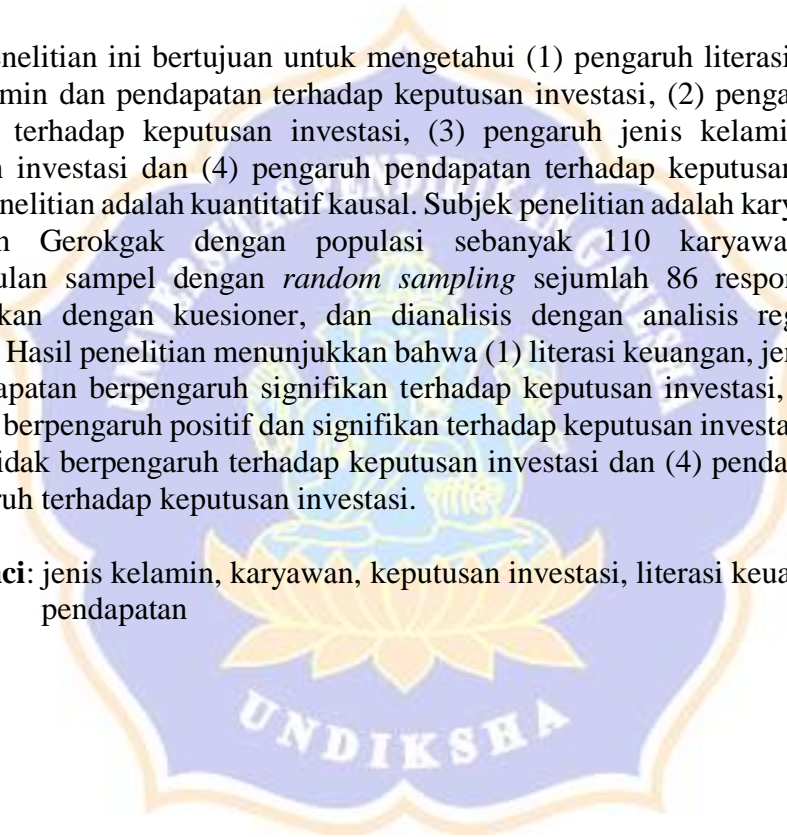
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**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui (1) pengaruh literasi keuangan, jenis kelamin dan pendapatan terhadap keputusan investasi, (2) pengaruh literasi keuangan terhadap keputusan investasi, (3) pengaruh jenis kelamin terhadap keputusan investasi dan (4) pengaruh pendapatan terhadap keputusan investasi. Desain penelitian adalah kuantitatif kausal. Subjek penelitian adalah karyawan LPD kecamatan Gerokgak dengan populasi sebanyak 110 karyawan. Teknik pengumpulan sampel dengan *random sampling* sejumlah 86 responden. Data dikumpulkan dengan kuesioner, dan dianalisis dengan analisis regresi linier berganda. Hasil penelitian menunjukkan bahwa (1) literasi keuangan, jenis kelamin dan pendapatan berpengaruh signifikan terhadap keputusan investasi, (2) literasi keuangan berpengaruh positif dan signifikan terhadap keputusan investasi, (3) jenis kelamin tidak berpengaruh terhadap keputusan investasi dan (4) pendapatan tidak berpengaruh terhadap keputusan investasi.

**Kata kunci:** jenis kelamin, karyawan, keputusan investasi, literasi keuangan, pendapatan



**THE EFFECT OF FINANCIAL LITERATURE, GENDER AND INCOME ON  
INVESTMENT DECISIONS FOR VILLAGE CREDIT INSTITUTION EMPLOYEES  
(CASE STUDY IN GEROKGAK DISTRICT)**

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**ABSTRACT**

*This study aims to determine (1) the effect of financial literacy, gender and income on investment decisions, (2) the influence of financial literacy on investment decisions, (3) the effect of gender on investment decisions and (4) the effect of income on investment decisions. This research design is causal quantitative. The research subjects were LPD employees in Gerokgak sub-district with a population of 110 employees. The sampling technique used is random sampling totalled 86 respondents. The data collected by questionnaire, and it's analysed by multiple linear regression analysis. The results showed that (1) financial literacy, gender and income had a significant effect on investment decisions, (2) financial literacy had a positive and significant effect on investment decisions, (3) gender had no effect on investment decisions and (4) income had no effect on investment decisions.*

**Keywords:** *employee, financial literacy, gender, income, investment decisions*

