

**PENGARUH PENDAPATAN DAN PERILAKU KEUANGAN TERHADAP
KEPUTUSAN INVESTASI EMAS SAAT PANDEMI (STUDI KASUS
MAHASISWA FAKULTAS EKONOMI UNIVERSITAS PENDIDIKAN
GANESHA)**

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ABSTRAK

Riset ini bertujuan mengetahui dampak pendapatan serta perilaku keuangan kepada investasi emas saat pandemi (studi kasus mahasiswa Fakultas Ekonomi Universitas Pendidikan Ganesha). Penelitian yang dipakai yakni jenis penelitian kausal. Populasi penelitian ini semua mahasiswa Fakultas Ekonomi Universitas Pendidikan Ganesha sebanyak 128 mahasiswa serta sampel yang dipergunakan yaitu sebanyak 97 mahasiswa yang dicari memakai cara Purposive Sampling. Metode dalam kolektif data melalui kuesioner serta dokumentasi. Teknik analisis data dipakai yakni analisis regresi linier berganda. Uji hipotesis menggunakan uji t serta uji F dengan menggunakan bantuan SPSS 16.0 *for windows*. Hasil penelitian membuktikan terdapat pengaruh secara parsial dan simultan pendapatan serta perilaku keuangan kepada keputusan investasi emas saat pandemi (studi kasus mahasiswa Fakultas Ekonomi Universitas Pendidikan Ganesha).

Kata Kunci: Pendapatan; Perilaku Keuangan; Keputusan Investasi

ABSTRACT

This research aims to determine the impact of income and financial behavior on gold investment during a pandemic (case study of students of the Faculty of Economics, Ganesha University of Education). The research used is the type of causal research. The population of this study were all students of the Faculty of Economics, Ganesha University of Education as many as 128 students and the sample used was 97 students who were sought using the purposive sampling method. The method in collecting data is through questionnaires and documentation. The data analysis technique used is multiple linear regression analysis. Hypothesis testing using t test and F test using SPSS 16.0 for windows. The results of the study prove that there is a partial and simultaneous influence of income and financial behavior on gold investment decisions during a pandemic (case study of students of the Faculty of Economics, Ganesha University of Education).

Keywords: Income; Financial Behavior; Investation decision