

**PENGARUH PENDAPATAN, PERILAKU KEUANGAN DAN *LOCUS OF CONTROL* TERHADAP PENGAMBILAN KEPUTUSAN INVESTASI PADA GURU PNS SD DI KECAMATAN BULELENG**

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**ABSTRAK**

Penelitian ini bertujuan untuk mengetahui pengaruh pendapatan, perilaku keuangan, dan *locus of control* terhadap pengambilan keputusan investasi guru PNS SD di Kecamatan Buleleng. Penelitian ini merupakan jenis penelitian kuantitatif dengan jumlah responden sebanyak 217. Data diperoleh melalui penyebaran kuisioner yang ditujukan kepada guru PNS SD di Kecamatan Buleleng. Sampel dipilih menggunakan kriteria dengan teknik *purposive sampling*. Data yang digunakan merupakan data primer berupa jawaban dari responden dan diolah menggunakan SPSS 15.0 *for Windows*. Hasil penelitian ini menunjukkan bahwa pendapatan berpengaruh signifikan terhadap pengambilan keputusan investasi guru PNS SD di Kecamatan Buleleng, perilaku keuangan berpengaruh signifikan terhadap pengambilan keputusan investasi guru PNS SD di Kecamatan Buleleng, dan *locus of control* berpengaruh signifikan terhadap pengambilan keputusan investasi guru PNS SD di Kecamatan Buleleng.

**Kata kunci:** pendapatan, perilaku keuangan, *locus of control*, keputusan investasi

***THE INFLUENCE OF INCOME, FINANCIAL BEHAVIOR AND LOCUS  
OF CONTROL ON INVESTMENT DECISION MAKING IN PNS SD  
TEACHERS IN BULELENG DISTRICT***

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**ABSTRAC**

*This study aims to determine the effect of income, financial behavior, and locus of control on the investment decision making of PNS SD teachers in Buleleng District. This research is a type of quantitative research with a total of 217 respondensts. The data were obtained by distributing questionnaires aimed at elementary school civil servant teachers in Buleleng District. Samples were selected using criteria with purposive sampling technique. The data used is primary data in the form of answers from respondents and processed using SPSS 15.0 for Windows. The results of this study indicate that income has a significant effect on investment decision making for PNS SD teachers in Buleleng District, financial behavior has a significant effect on investment decision making for PNS SD teachers in Buleleng District, and locus of control has a significant effect on investment decision making for PNS SD teachers in Buleleng District.*

**Keywords:** *income, financial behavior, locus of control, investment decision*