

**PENGARUH PEMAHAMAN INVESTASI, MODAL MINIMAL
INVESTASI, DAN *LOCUS OF CONTROL* TERHADAP MINAT PEGAWAI
NEGERI SIPIL(PNS) BERINVESTASI EMAS DI PEGADAIAN**

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh pemahaman investasi, modal minimal investasi, dan *locus of control* terhadap minat Pegawai Negeri Sipil (PNS) berinvestasi emas di Pegadaian. Penelitian ini merupakan penelitian kuantitatif deskriptif. Populasi dalam penelitian ini adalah PNS yang bekerja pada Instansi di Kecamatan Kerambitan yang berjumlah 245. Metode pengumpulan data menggunakan kuesioner yang diukur menggunakan skala likert. Teknik pengambilan sampel menggunakan purposive sampling dan diperoleh sampel yaitu 68 responden. Data diolah menggunakan SPSS versi 24. Hasil penelitian menunjukkan bahwa (1) pemahaman investasi berpengaruh positif dan signifikan terhadap minat PNS berinvestasi emas di pegadaian, (2) modal minimal investasi berpengaruh positif dan signifikan terhadap minat PNS berinvestasi emas di pegadaian, (3) *locus of control* berpengaruh positif dan signifikan terhadap minat PNS berinvestasi emas di pegadaian.

Kata Kunci: Pemahaman Investasi, modal minimal investasi, *locus of control*, minat berinvestasi emas.

THE INFLUENCE OF INVESTMENT UNDERSTANDING, MINIMUM INVESTMENT CAPITAL, AND LOCUS OF CONTROL ON THE INTEREST OF CIVIL SERVANTS (PNS) INVESTING GOLD IN PEGADAIANS

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ABSTRACT

This study aims to determine the effect of investment understanding, minimal investment capital, and locus of control on the interest of Civil Servants (PNS) to invest in gold at Pawnshops. This research is a descriptive quantitative research. The population in this study were civil servants who worked for agencies in Kerambitan District, totaling 245. The data collection method used a questionnaire which was measured using a Likert scale. The sampling technique used purposive sampling and obtained a sample of 68 respondents. The data was processed using SPSS version 24. The results of the research show that (1) investment understanding has a positive and significant effect on the interest of civil servants to invest in gold in pawnshops, (2) minimum investment capital has a positive and significant effect on the interest of civil servants to invest in gold in pawnshops, (3) locus of control has a positive and significant effect on the interest of civil servants to invest in gold in pawnshops.

Keywords: *Investment understanding, minimum investment capital, locus of control, interest in investing in gold.*