

Widiastiti, Ketut (2024), *Pengaruh Pendapatan, Literasi Keuangan, Dan Preferensi Risiko Terhadap Keputusan Berinvestasi Pada Pegawai Universitas Pendidikan Ganesha*, Tesis, Ilmu Manajemen, Program Pascasarjana, Universitas Pendidikan Ganesha.

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Kata-kata kunci: Keputusan Berinvestasi, Pendapatan, Literasi Keuangan, Preferensi Risiko

Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh pendapatan, literasi keuangan, dan preferensi risiko terhadap keputusan berinvestasi pegawai Universitas Pendidikan Ganesha. Metode penelitian menggunakan desain pendekatan kuantitatif. Sampel diambil dari pegawai Golongan III dan IV Undiksha yang telah berinvestasi lebih dari satu tahun. Data dikumpulkan melalui kuesioner. Analisis data menggunakan analisis regresi linear berganda. Hasil penelitian menunjukkan bahwa 1) pendapatan berpengaruh signifikan terhadap keputusan investasi. 2) literasi keuangan berpengaruh signifikan terhadap keputusan investasi. 3) preferensi risiko tidak berpengaruh terhadap keputusan investasi. 4) pendapatan, literasi keuangan, dan preferensi risiko berpengaruh signifikan terhadap keputusan investasi. Berdasarkan temuan tersebut dapat disimpulkan, bahwa terdapat pengaruh pendapatan, literasi keuangan, dan preferensi risiko baik secara terpisah maupun simultan. Namun, preferensi risiko tidak berpengaruh terhadap keputusan berinvestasi secara parsial. Dengan demikian, ketiga variabel tersebut dapat dijadikan prediktor tingkat kecenderungan keputusan berinvestasi pegawai di Universitas Pendidikan Ganesha.

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Keywords: Investment Decisions, Income, Financial Literacy, Risk Preferences

Abstract

This research aims to analyze the influence of income, financial literacy, and risk preferences on investment decisions among employees of Ganesha Education University. The research method employs design with a quantitative approach. The sample is taken from Grade III and IV employees of Undiksha who have been investing for more than one year. Data were collected through a questionnaire. Data analysis used multiple linear regression analysis. The results of the research indicate that 1) income has a significant effect on investment decisions. 2) financial literacy has a significant effect on investment decisions. 3) risk preferences do not affect investment decisions. 4) Income, financial literacy, and risk preferences have a significant positive effect on investment decisions. Based on these findings, it can be concluded that there is an influence of income, financial literacy, and risk preferences both separately and simultaneously. However, risk preferences do not affect investment decisions partially. Thus, these three variables can be used as predictors of the tendency of investment decisions among employees at Ganesha Education University.

