

PENGARUH LITERASI KEUANGAN DAN DEMOGRAFI TERHADAP KEPUTUSAN INVESTASI PEGAWAI DINAS KEPENDUDUKAN DAN PENCATATAN SIPIL KABUPATEN BULELENG

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan dan faktor demografi terhadap keputusan investasi pegawai Dinas Kependudukan dan Pencatatan Sipil Kabupaten Buleleng. Pendekatan yang digunakan adalah kuantitatif dengan jumlah sampel sebanyak 30 orang yang dipilih melalui teknik purposive sampling. Data dikumpulkan melalui kuesioner dan dokumentasi, kemudian dianalisis menggunakan regresi linier berganda. Sebelum analisis regresi linier berganda dilakukan, terlebih dahulu dilakukan uji asumsi klasik seperti uji normalitas, multikolinearitas, dan heteroskedastisitas. Hasil penelitian menunjukkan bahwa: (1) Secara parsial, literasi keuangan berpengaruh negatif terhadap keputusan investasi, (2) Secara parsial demografi berpengaruh positif dan signifikan terhadap keputusan investasi, dan (3) Secara simultan, literasi keuangan dan demografi secara bersama-sama berpengaruh positif dan signifikan terhadap keputusan investasi. Temuan ini menunjukkan bahwa faktor demografis memiliki peran penting dalam mendorong keputusan investasi, serta pentingnya peningkatan literasi keuangan guna mendukung pengambilan keputusan investasi yang lebih bijak di masa depan.

Kata Kunci: Literasi Keuangan, Demografi, Keputusan Investasi

***THE INFLUENCE OF FINANCIAL LITERACY AND DEMOGRAPHIC ON
INVESTMENT DECISIONS OF EMPLOYEES AT THE DEPARTMENT OF
POPULATION AND CIVIL REGISTRATION IN BULELENG REGENCY***

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ABSTRACT

This study aims to analyze the influence of financial literacy and demographic on the investment decisions of employees at the Department of Population and Civil Registration in Buleleng Regency. A quantitative approach was employed, involving a sample of 30 individuals selected using purposive sampling. Data were collected through questionnaires and documentation, then analyzed using multiple linear regression. Prior to the multiple linear regression analysis, classical assumption tests such as normality, multicollinearity, and heteroscedasticity tests were conducted. The results of the study indicate that: (1) Partially, financial literacy has a negative effect on investment decisions; (2) Partially, demographic have a positive and significant effect on investment decisions; and (3) Simultaneously, financial literacy and demographic have a positive and significant effect on investment decisions. These findings suggest that demographic play a crucial role in encouraging investment decisions, and that improving financial literacy is essential to support wiser investment decision-making in the future.

Keywords: Financial Literacy, Demographics, Investment Decisions