

PENGARUH PENDAPATAN DAN TINGKAT LITERASI KEUANGAN TERHADAP KEPUTUSAN INVESTASI PADA PERSONEL KEPOLISIAN DI POLRES BULELENG

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ABSTRAK

Tujuan dari studi ini adalah menguji signifikansi pengaruh penghasilan beserta kapasitas literasi keuangan dalam menentukan keputusan penanaman modal bagi aparat Kepolisian Resort Buleleng. Fenomena tersebut didasari oleh tingginya minat serta kesadaran melakukan investasi yang bertumbuh di tengah-tengah jajaran personel Polres Buleleng. Namun terdapat sejumlah personel yang memiliki pengetahuan tentang investasi, tetapi belum atau enggan melakukan investasi, sehingga fenomena tersebut melatarbelakangi dilakukannya penelitian ini. Jenis penelitian yang diterapkan adalah kuantitatif deskriptif dengan mengandalkan data primer yang dijangkau langsung lewat instrumen kuesioner berskala *likert*. Pengetesan data tersebut berfokus pada area kerja Polres Buleleng. Penentuan jumlah sampel melibatkan 67 responden dari unsur personel Kepolisian Polres Buleleng yang dihitung memakai rumus *Slovin*. Penyebaran kuesionernya dijalankan secara daring melalui platform *Googleform*, sementara pengujian hipotesisnya mengandalkan metode regresi linear berganda. Hasil pengolahan data menyimpulkan bahwa pendapatan berdampak secara parsial terhadap pilihan investasi. Variabel literasi keuangan juga terbukti memegang pengaruh parsial terhadap keputusan penanaman modal. Di samping itu, pengujian simultan menegaskan bahwa faktor pendapatan bersama literasi keuangan secara bersama-sama memengaruhi keputusan investasi yang diambil oleh personel Kepolisian di Polres Buleleng. Temuan ini menunjukkan bahwa peningkatan performa investasi yang optimal pada personel Kepolisian di Polres Buleleng dapat dicapai melalui perpaduan antara pendapatan yang cukup dan literasi keuangan yang baik, dengan cara mengikuti seminar keuangan dan menambah pemasukan diluar gaji pokok agar investasi yang dilakukan menjadi lebih optimal.

Kata Kunci: *Pendapatan, Literasi Keuangan, Investasi, Personel Kepolisian.*

***THE EFFECT OF INCOME AND FINANCIAL LITERACY
ON INVESTMENT DECISIONS AMONG POLICE PERSONNEL
AT THE BULELENG POLICE RESORT***

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ABSTRACT

The purpose of this study is to examine the significance of the influence of income and financial literacy capacity in determining investment decisions for the personnel of the Buleleng Regency Police Resort. This phenomenon is grounded in the high level of interest and awareness in investing that has been growing among the personnel of the Buleleng Police Resort. However, there are still a number of personnel who possess knowledge about investment yet have not made or are reluctant to make investments, which serves as the background for conducting this research. The type of research applied is descriptive quantitative, relying on primary data collected directly through a Likert-scale questionnaire instrument. The data testing focuses on the working area of the Buleleng Police Resort. The determination of the sample size involves 67 respondents from the police personnel of the Buleleng Police Resort, calculated using the Slovin formula. The questionnaire was distributed online via the Google Form platform, while hypothesis testing relied on multiple linear regression methods. The results of the data processing conclude that income has a partial impact on investment choices. The financial literacy variable is also proven to have a partial influence on investment decisions. In addition, simultaneous testing confirms that the factors of income and financial literacy jointly influence the investment decisions made by the police personnel at the Buleleng Police Resort. These findings indicate that achieving optimal investment performance among the police personnel at the Buleleng Police Resort can be attained through a combination of adequate income and sound financial literacy, by participating in financial seminars and increasing income outside of the base salary so that investments made become more optimal.

Keywords: *Income, Financial Literacy, Investment, Police Personnel.*