

**PENGARUH PEMAHAMAN INVESTASI, MOTIVASI INVESTASI,  
MODAL MINIMAL INVESTASI, DAN PENDAPATAN TERHADAP  
KEPUTUSAN INVESTASI EMAS DI PT. PEGADAIAN CABANG  
SINGARAJA**

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**ABSTRAK**

Penelitian ini memiliki tujuan untuk mengetahui pengaruh pemahaman investasi, motivasi investasi, modal minimal investasi, dan pendapatan terhadap keputusan investasi emas di PT. Pegadaian Cabang Singaraja. Penelitian ini adalah jenis penelitian kuantitatif yang mana jumlah responden sejumlah 266 nasabah yang berinvestasi emas di PT. Pegadaian Cabang Singaraja. Penelitian menggunakan data primer dengan memakai kuesioner dan data sekunder dengan melihat jumlah pertumbuhan nasabah menggunakan investasi emas dari tahun 2018-2020 pada PT. Pegadaian Cabang Singaraja. Sampel dipilih menggunakan kriteria dengan teknik *accidental sampling* kemudian dihitung dengan tabel *Issac* dan *Michael*. Metode untuk mengumpulkan data memakai metode dengan cara penyebaran kuesioner secara langsung oleh peneliti. Teknis analisis data yang dipakai yakni: uji statistik deskriptif, uji validitas dan reliabilitas, uji normalitas, multikolinearitas, heteroskedastisitas, analisis regresi linear berganda, uji statistik t, serta analisis koefisien determinasi. Hasil penelitian memperlihatkan jika: 1) Pemahaman investasi berpengaruh positif dan signifikan terhadap keputusan investasi emas di PT. Pegadaian Cabang Singaraja, 2) Motivasi investasi berpengaruh positif dan signifikan terhadap keputusan investasi emas di PT. Pegadaian Cabang Singaraja, 3) Modal minimal investasi berpengaruh negatif dan signifikan terhadap keputusan investasi emas di PT. Pegadaian Cabang Singaraja., dan 4) Pendapatan berpengaruh positif dan signifikan terhadap keputusan investasi emas di PT. Pegadaian Cabang Singaraja.

**Kata kunci:** Pemahaman investasi, motivasi investasi, modal minimal investasi, pendapatan, keputusan investasi

**THE EFFECTS OF INVESTMENT KNOWLEDGE, INVESTMENT  
MOTIVATION, MINIMUM CAPITAL INVESTMENT, AND INCOME ON  
THE DECISIONS GOLD INVESTMENT IN PT. PEGADAIAN BRANCH  
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**ABSTRACT**

*This study aims to determine the effect of investment knowlegde, investment motivation, minimum capital investment, and income on the decisions gold investment in PT. Pegadaian Branch Singaraja. This study in quantitative study with 266 respondens customers of gold investment in PT. Pegadaian Branch Singaraja. The study used primary data with questionnaires and secondary data by looking at the number of customers growth using Gold Investment product facilities from 2018-2020 at PT. Pegadaian Branch Singaraja. The criteria of the selected samples were using the accidental sampling technique then calculated by the Isaac and Michael formula tabel Method of data collection is done by distributing questionnaires directly. The data analysis technique used is descriptive statistical test, validity test & reliability test, normality test, multicollinearity test, heteroscedasticity test, multiple linear regression analysis, t statistic test, and coefficient of determination test. The results achieved the goals of this study in which: 1) The investment knowledge have positives and significant effects on the decisions gold investment in PT. Pegadaian Branch Singaraja, 2) Investment motivation have positives and significant effects on the decisions gold investment in PT. Pegadaian Branch Singaraja, 3) Minimum capital investment have negatives and significant effects on the decisions gold investments in PT. Pegadaian Branch Singaraja, and 4) Income have positives and significant effects on the decisions gold investment in PT. Pegadaian Branch Singaraja.*

**Keywords:** *Investment knowledge, investment motivation, minimum capital investment, income, investment decision*