RINGKASAN

Penelitian ini merupakan penelitian survei pada nasabah PT Pegadaian CP Terandam Padang yang melakukan investasi emas. Penelitian ini mengambil judul: "Pengaruh Literasi Keuangan dan Sikap Risiko terhadap Keputusan Investasi Emas Di PT Pegadaian CP Terandam Padang dengan Pendapatan sebagai Variabel Mediasi".

Tujuan penelitian ini adalah untuk mengetahui pengaruh literasi keuangan dan sikap risiko terhadap keputusan investasi emas serta peran pendapatan sebagai variabel mediasi.

Populasi dalam penelitian ini adalah seluruh nasabah PT Pegadaian CP Terandam Padang yang melakukan investasi emas. Jumlah kuesioner yang kembali dan dapat diolah sebanyak 161 responden. Teknik pengambilan sampel menggunakan purposive sampling, dan jumlah sampel yang digunakan dalam analisis sebanyak 120 responden yang telah memenuhi ketentuan ukuran minimum sampel berdasarkan 5 times rule. Analisis data dilakukan menggunakan SEM (Structural Equation Modeling) berbasis Partial Least Square (PLS) dengan bantuan SmartPLS 4.

Berdasarkan hasil penelitian dan analisis data menunjukkan bahwa: (1) Literasi keuangan berpengaruh positif dan signifikan terhadap keputusan investasi emas, (2) Sikap risiko berpengaruh positif dan signifikan terhadap keputusan investasi emas, (3) Pendapatan berpengaruh positif dan signifikan terhadap keputusan investasi emas, (4) Literasi keuangan berpengaruh positif dan signifikan terhadap pendapatan, (5) Sikap risiko berpengaruh positif dan signifikan terhadap pendapatan, (6) Literasi keuangan berpengaruh positif dan signifikan terhadap keputusan investasi emas melalui pendapatan sebagai variabel mediasi, (7) Sikap risiko berpengaruh positif dan signifikan terhadap keputusan investasi emas melalui pendapatan sebagai variabel mediasi.

Implikasi dari penelitian ini menunjukkan bahwa peningkatan literasi keuangan, pengelolaan sikap risiko yang tepat, serta stabilitas pendapatan merupakan faktor penting dalam mendorong keputusan investasi emas. Oleh karena itu, PT Pegadaian diharapkan dapat meningkatkan program edukasi keuangan dan strategi pelayanan investasi emas guna mendukung peningkatan keputusan investasi nasabah.

Kata Kunci : Literasi Keuangan, Sikap Risiko, Pendapatan, Keputusan Investasi Emas, Variabel Mediasi.

SUMMARY

This research is a survey study conducted on customers of PT Pegadaian CP Terandam Padang who invest in gold. The title of this research is: "The Effect of Financial Literacy and Risk Attitude on Gold Investment Decisions with Income as a Mediating Variable at PT Pegadaian CP Terandam Padang."

The purpose of this study is to examine the effect of financial literacy and risk attitude on gold investment decisions and to analyze the role of income as a mediating variable.

The population in this study consists of all customers of PT Pegadaian CP Terandam Padang who invest in gold. A total of 161 questionnaires were returned and deemed valid. The sampling technique used was purposive sampling, and 120 respondents were selected as the research sample based on the minimum sample size requirement using the 5 times rule. Data were analyzed using Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with the assistance of SmartPLS 4.

Based on the results of the data analysis, it was found that: (1) Financial literacy has a positive and significant effect on gold investment decisions, (2) Risk attitude has a positive and significant effect on gold investment decisions, (3) Income has a positive and significant effect on gold investment decisions, (4) Financial literacy has a positive and significant effect on income, (5) Risk attitude has a positive and significant effect on income, (6) Financial literacy has a positive and significant indirect effect on gold investment decisions through income as a mediating variable, and (7) Risk attitude has a positive and significant indirect effect on gold investment decisions through income as a mediating variable.

The findings indicate that improving financial literacy, properly managing risk attitudes, and maintaining income stability are important factors in encouraging gold investment decisions. Therefore, PT Pegadaian is expected to enhance financial education programs and gold investment service strategies to support better investment decision-making among customers.

Keywords: Financial Literacy, Risk Attitude, Income, Gold Investment Decisions, Mediating Variable.