

ABSTRAK

Skripsi dengan judul “Pengaruh Pendapatan, Literasi Keuangan, dan Motivasi Terhadap Minat Investasi (Studi Kasus Pada Mahasiswa *Freelance* UIN Sayyid Ali Rahmatullah Tulungagung)” ini ditulis oleh Novi Dwi Ardina, NIM. 126406211045, Program Studi Manajemen Keuangan Syariah, Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, Dosen Pembimbing Mega Tunjung Hapsari, M.AP.

Penelitian ini dilatarbelakangi adanya fenomena *gig economy* yang banyak terjadi di kalangan mahasiswa, tingkat investasi di Indonesia yang fluktuatif, motivasi mahasiswa untuk mendapatkan keuntungan di masa depan, serta belum adanya penelitian terkait minat investasi terhadap mahasiswa *freelance* di UIN Sayyid Ali Rahmatullah Tulungagung.

Tujuan dari penelitian ini yaitu untuk menguji pengaruh (1) Pendapatan, Literasi Keuangan, dan Motivasi secara bersama-sama terhadap Minat Investasi mahasiswa *freelance* UIN Sayyid Ali Rahmatullah Tulungagung. (2) Pendapatan terhadap Minat Investasi mahasiswa *freelance* UIN Sayyid Ali Rahmatullah Tulungagung. (3) Literasi Keuangan terhadap Minat Investasi mahasiswa *freelance* UIN Sayyid Ali Rahmatullah Tulungagung. (4) Motivasi terhadap Minat Investasi mahasiswa *freelance* UIN Sayyid Ali Rahmatullah Tulungagung.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis asosiatif. Sampel yang digunakan sebanyak 70 responden dengan Teknik pengambilan sampel yaitu *accidental sampling*. Sumber data yang digunakan adalah dengan membagikan kuisioner melalui *google form*. Pengujian data yang dilakukan menggunakan uji regresi linier berganda meliputi uji validitas, uji reliabilitas, uji asumsi klasik yang menghasilkan persamaan regresi sebagai berikut:

Hasil dari pengujian hipotesis menggunakan uji F menunjukkan bahwa Variabel Pendapatan, Literasi Keuangan, dan

Motivasi secara bersama-sama (simultan) berpengaruh signifikan terhadap Minat Investasi. Angka Adjusted R Square sebesar 53,5% menunjukkan bahwa variabel bebas (Pendapatan, Literasi Keuangan, dan Motivasi) mampu menjelaskan keragaman terhadap variabel Minat Investasi sedangkan 46,5% lainnya dipengaruhi oleh faktor lain di luar variabel yang diteliti. Kemudian melalui uji t menunjukkan (1) Variabel Pendapatan secara parsial tidak berpengaruh signifikan terhadap Minat Investasi, (2) Variabel Literasi Keuangan secara parsial tidak berpengaruh signifikan terhadap Minat Investasi. (3) Variabel Motivasi secara parsial berpengaruh terhadap Minat Investasi.

Kata Kunci: Literasi Keuangan, Minat Investasi, Motivasi, Pendapatan

ABSTRACT

The thesis entitled "The Influence of Income, Financial Literacy, and Motivation on Investment Interest (Case Study on Freelance Students of UIN Sayyid Ali Rahmatullah Tulungagung)" was written by Novi Dwi Ardina, NIM. 126406211045, Sharia Financial Management Study Program, Faculty of Islamic Economics and Business, Sayyid Ali Rahmatullah State Islamic University of Tulungagung, Supervisor Mega Tunjung Hapsari, M.AP.

This research is motivated by the gig economy phenomenon that often occurs among students, the fluctuating level of investment in Indonesia, student motivation to gain profit in the future, and the absence of research related to investment interest in freelance students at UIN Sayyid Ali Rahmatullah Tulungagung.

The purpose of this study is to test the influence of (1) Income, Financial Literacy, and Motivation together on Investment Interest of freelance students at UIN Sayyid Ali Rahmatullah Tulungagung. (2) Income towards Investment Interest of freelance students of UIN Sayyid Ali Rahmatullah Tulungagung. (3) Financial Literacy towards Investment Interest of freelance students of UIN Sayyid Ali Rahmatullah Tulungagung. (4) Motivation towards Investment Interest of freelance students of UIN Sayyid Ali Rahmatullah Tulungagung.

This study uses a quantitative approach with an associative type. The sample used was 70 respondents with accidental sampling technique. The data source used was by distributing questionnaires via Google Form. Data testing was carried out using multiple linear regression tests including validity tests, reliability tests, classical assumption tests which produced the following regression equation:

The results of hypothesis testing using the F test showed that the Income, Financial Literacy, and Motivation variables together (simultaneously) had a significant effect on Investment Interest. The Adjusted R Square figure of 53.5% showed that the independent variables (Income, Financial Literacy, and Motivation) were able to

explain the diversity of the Investment Interest variable while the other 46.5% were influenced by other factors outside the variables studied. Then through the t test showed (1) The Income variable partially did not have a significant effect on Investment Interest, (2) The Financial Literacy variable partially did not have a significant effect on Investment Interest. (3) The Motivation variable partially affected Investment Interest.

Keywords: *Financial Literacy, Investment Interest, Motivation, Income*