PENGARUH LITERASI KEUANGAN, PENGETAHUAN PENGELOLAAN KEUANGAN, DAN *LOVE OF MONEY* TERHADAP MINAT INVESTASI MAHASISWA DI KOTA MALANG

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ABSTRAK

Tujuan penelitian ini untuk mengetahui pengaruh literasi keuangan, pengetahuan pengelolaan keuangan, dan *love of money* terhadap minat investasi mahasiswa di Kota Malang, baik secara parsial maupun simultan. Jenis penelitian kuantitatif. Populasi seluruh mahasiswa aktif di Kota Malang. Teknik sampling menggunakan *purposive sampling* sehingga diperoleh sebanyak 160 orang. Instrumen menggunakan kuesioner. Analisis data menggunakan regresi linier berganda. Pengujian hipotesis menggunakan uji t dan uji F. Hasil regresi linier berganda diperoleh ketiga variabel bebas memiliki nilai koefisien regresi positif, dan nilai koefisien determinasi *R Square* sebesar 0,656 (kontribusi pengauruh variabel bebas terhadap variabel terikat sebesar 65,6). Hasil pengujian hipotesis uji t (parsial) didapatkan ketiga variabel bebas memiliki nilai $t_{hitung} > t_{tabel}$ dengan signifikan < 0,05 dan hasil pengujian hipotesis F (simultan) didapatkan nilai $F_{hitung} > F_{tabel}$ dengan dengan signifikan < 0,05. Sehingga disimpulkan bahwa literasi keuangan, pengetahuan pengelolaan keuangan, dan *love of money* berpengaruh signifikan terhadap minat investasi mahasiswa di Kota Malang, baik secara parsial maupun simultan. Mahasiswa disarankan untuk mengembangkan literasi keuangan, pengetahuan pengelolaan keuangan, dan sikap terhadap uang secara seimbang karena ketiganya secara simultan berpengaruh terhadap minat investasi.

Kata Kunci: Literasi Keuangan, Pengetahuan Pengelolaan Keuangan, *Love of Money*, Minat Investasi.

THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL MANAGEMENT KNOWLEDGE, AND LOVE OF MONEY ON STUDENTS' INVESTMENT INTEREST IN MALANG CITY

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ABSTRACT

The aim of this research is to determine the influence of financial literacy, financial management knowledge, and love of money on students' investment interest in Malang City, both partially and simultaneously. This is a quantitative research. The population consists of all active students in Malang City. The sampling technique used purposive sampling, resulting in 160 respondents. The instrument used was a questionnaire. Data analysis used multiple linear regression. Hypothesis testing used t-test and F-test. The multiple linear regression results show that all three independent variables have positive regression coefficients, and the coefficient of determination R Square is 0,656 (the contribution of the independent variables to the dependent variable is 65,6%). The partial hypothesis t-test results indicate that all three independent variables have t-calculated > t-table with significance < 0,05, and the simultaneous F-test results show F-calculated > F-table with significance < 0,05. Therefore, it is concluded that financial literacy, financial management knowledge, and love of money significantly influence students' investment interest in Malang City, both partially and simultaneously. Students are advised to develop financial literacy, financial management knowledge, and balanced attitudes toward money because all three simultaneously affect investment interest.

Keywords: Financial Literacy, Financial Management Knowledge, Love of Money, Investment Interest.