ABSTRAK

Investasi riil aset menjadi salah satu alternatif yang dipilih masyarakat dalam menjaga dan meningkatkan nilai kekayaan. Keputusan berinvestasi dipengaruhi oleh berbagai faktor, di antaranya sikap keuangan, pengetahuan keuangan, dan pengelolaan keuangan pribadi. Penelitian ini bertujuan untuk mengetahui pengaruh signifikan sikap keuangan, pengetahuan keuangan, dan pengelolaan keuangan pribadi terhadap investasi riil aset pada ibu-ibu PKK di Desa Mundurejo, Kecamatan Umbulsari. Penelitian ini menggunakan metode kuantitatif dengan jumlah sampel sebanyak 80 responden. Teknik pengambilan sampel menggunakan purposive sampling, sedangkan pengumpulan data dilakukan melalui penyebaran kuesioner. Analisis data dilakukan melalui uji instrumen, uji asumsi klasik, analisis regresi linier berganda, uji hipotesis, dan analisis koefisien determinasi. Hasil penelitian menunjukkan bahwa sikap keuangan dan pengelolaan keuangan pribadi berpengaruh positif dan signifikan terhadap investasi riil aset, sedangkan pengetahuan keuangan tidak berpengaruh signifikan terhadap investasi riil aset. Nilai Adjusted R Square sebesar 0,462 menunjukkan bahwa variabel sikap keuangan, pengetahuan keuangan, dan pengelolaan keuangan pribadi mampu menjelaskan variasi investasi riil aset sebesar 46,2%, sedangkan sisanya sebesar 53,8% dijelaskan oleh variabel lain di luar penelitian.

Kata Kunci: Sikap Keuangan, Pengetahuan Keuangan, Pengelolaan Keuangan Pribadi, Investasi Riil Aset.

ABSTRACT

Real asset investment is one of the investment alternatives chosen by the public to preserve and increase wealth. Investment decisions are influenced by several factors, including financial attitude, financial knowledge, and personal financial management. This study aims to examine the significant effects of financial attitude, financial knowledge, and personal financial management on real asset investment among members of the Family Welfare Empowerment (PKK) organization in Mundurejo Village, Umbulsari District. This study employed a quantitative research m ethod with a sample of 80 respondents. The sampling technique used was purposive sampling, while data were collected through questionnaires. Data analysis was conducted using instrument tests, classical assumption tests, multiple linear regression analysis, hypothesis testing, and coefficient of determination analysis. The results indicate that financial attitude and personal financial management have a positive and significant effect on real asset investment, whereas financial knowledge has no significant effect on real asset investment. The Adjusted R Square value of 0.462 indicates that financial attitude, financial knowledge, and personal financial management explain 46.2% of the variance in real asset investment, while the remaining 53.8% is explained by other variables outside the scope of this study.

Keywords: *Financial Attitude, Financial Knowledge, Personal Financial Management, Real Asset Investment*