

ABSTRAK

Intan Wulan Prasetyaningsih. 2026. Pengaruh *Peer Influence*, Pengelolaan Pendapatan, dan Literasi Keuangan terhadap Intensitas Bermain Judi Online di Kabupaten Ngawi. Skripsi. Program Studi Pendidikan Ekonomi, Fakultas Keguruan dan Ilmu Pendidikan, Universitas PGRI Madiun. Pembimbing (I) Dr. Novita Erliana Sari, M.Pd., (II) Maretha Berliantiya, S.Pd., M.Si.

Fenomena judi online di kalangan remaja Kabupaten Ngawi mengalami peningkatan yang dipengaruhi oleh ajakan teman sebaya, kemudahan akses digital, serta rendahnya pengelolaan pendapatan dan literasi keuangan. Penelitian ini bertujuan untuk menganalisis pengaruh *peer influence*, pengelolaan pendapatan, dan literasi keuangan terhadap intensitas bermain judi online pada remaja di Kabupaten Ngawi, baik secara parsial maupun simultan. Penelitian menggunakan pendekatan kuantitatif dengan desain asosiatif kausal. Populasi penelitian adalah remaja laki-laki berusia 13–19 tahun di Kabupaten Ngawi yang berjumlah sekitar 65.000 orang. Sampel penelitian sebanyak 98 responden ditentukan menggunakan rumus Slovin dengan tingkat kesalahan 10% dan teknik random sampling. Data dikumpulkan melalui kuesioner skala Likert empat poin yang telah lulus uji validitas ($r_{\text{hitung}} > r_{\text{tabel}}$) dan uji reliabilitas (Cronbach's Alpha $> 0,70$). Analisis data dilakukan menggunakan uji asumsi klasik yang meliputi uji normalitas, multikolinearitas, serta heteroskedastisitas, dan telah memenuhi syarat untuk uji regresi linier berganda, uji t, uji F, dan koefisien determinasi menggunakan SPSS versi 24. Hasil penelitian menunjukkan bahwa *peer influence* berpengaruh positif dan signifikan terhadap intensitas bermain judi online ($t = 32,793$; Sig. = 0,000), sedangkan pengelolaan pendapatan ($t = 0,128$; Sig. = 0,898) dan literasi keuangan ($t = -0,390$; Sig. = 0,698) tidak berpengaruh signifikan secara parsial. Secara simultan, *peer influence*, pengelolaan pendapatan, dan literasi keuangan berpengaruh signifikan terhadap intensitas bermain judi online ($F = 383,229$; Sig. = 0,000). Nilai koefisien determinasi ($R^2 = 0,924$) menunjukkan bahwa 92,4% variasi intensitas bermain judi online dapat dijelaskan oleh ketiga variabel penelitian, sedangkan 7,6% dipengaruhi oleh faktor lain di luar penelitian. Disimpulkan bahwa *peer influence* merupakan faktor yang paling dominan memengaruhi intensitas bermain judi online pada remaja di Kabupaten Ngawi.

Kata kunci: *Peer influence*, Pengelolaan pendapatan, Literasi Keuangan, Judi Online.

ABSTRACT

Intan Wulan Prasetyaningsih. 2026. *The Influence of Peer Influence, Income Management, and Financial Literacy on Online Gambling Intensity in Ngawi Regency*. Undergraduate Thesis. Economic Education Study Program, Faculty of Teacher Training and Education, Universitas PGRI Madiun. Advisors: (I) Dr. Novita Erliana Sari, M.Pd., (II) Maretha Berlianantiya, S.Pd., M.Si.

The phenomenon of online gambling among adolescents in Ngawi Regency has increased, influenced by peer pressure, easy digital access, and low income management and financial literacy. This study aims to analyze the influence of peer influence, income management, and financial literacy on the intensity of online gambling among adolescents in Ngawi Regency, both partially and simultaneously. The study used a quantitative approach with a causal associative design. The study population was male adolescents aged 13–19 years in Ngawi Regency, totaling approximately 65,000 people. The study sample of 98 respondents was determined using the Slovin formula with a 10% error rate and random sampling technique. Data were collected through a four-point Likert scale questionnaire that passed validity tests (calculated $r > \text{table } r$) and reliability tests (Cronbach's Alpha > 0.70). Data analysis was conducted using classical assumption tests including normality, multicollinearity, and heteroscedasticity tests, and has met the requirements for multiple linear regression tests, t -tests, F -tests, and coefficients of determination using SPSS version 24. The results of the study showed that peer influence had a positive and significant effect on the intensity of online gambling ($t = 32.793$; Sig. = 0.000), while income management ($t = 0.128$; Sig. = 0.898) and financial literacy ($t = -0.390$; Sig. = 0.698) did not have a significant effect partially. Simultaneously, peer influence, income management, and financial literacy had a significant effect on the intensity of online gambling ($F = 383.229$; Sig. = 0.000). The coefficient of determination ($R^2 = 0.924$) shows that 92.4% of the variation in the intensity of online gambling can be explained by the three research variables, while 7.6% is influenced by other factors outside the study. It was concluded that peer influence is the most dominant factor influencing the intensity of online gambling among teenagers in Ngawi Regency.

Keywords: *Peer Influence, Income Management, Financial Literacy, Online Gambling.*