

Pengaruh Emotional Intelligence, Locus of Control, Risk Aversion, dan Financial Literacy terhadap Risky Investment Intention Di Indonesia = The Influence of Emotional Intelligence, Locus of Control, Risk Aversion and Financial Literacy on Risky Investment Intention in Indonesia

Sekar Savira Ramadhani, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20504929&lokasi=lokal>

Abstrak

Penelitian ini bertujuan untuk mengetahui peran faktor individu (emotional intelligence, external locus of control, risk aversion, financial literacy) pada intensi atau niat individu untuk berinvestasi pada instrumen berisiko di Indonesia. Penelitian ini melihat peran faktor individu terhadap risky investment intention secara langsung dan tidak langsung. Data penelitian dikumpulkan melalui kuesioner online dengan jumlah 507 responden.

Hasil penelitian menunjukkan bahwa dalam hubungan secara langsung (direct effect), emotional intelligence, external locus of control, dan financial literacy memiliki pengaruh positif terhadap risky investment intention, sedangkan risk aversion memiliki pengaruh negatif terhadap risky investment intention.

Sedangkan, hasil penelitian terhadap hubungan tidak langsung (indirect effect) menunjukkan bahwa financial literacy memoderasi hubungan antara emotional intelligence dan risk aversion terhadap risky investment intention. Namun, tidak memoderasi hubungan antara locus of control eksternal dengan risky investment intention.

.....This study aims to determine the effect of individual factors (emotional intelligence, external locus of control, risk aversion, financial literacy) on the individual intention to invest in risky instruments in Indonesia, directly and indirectly. Research data were collected through an online questionnaire with a total of 507 respondents.

The result showed, in a direct effect, that emotional intelligence, locus of control and financial literacy have a positive influence of risky investment intention, while risk aversion has a negative effect on risky investment intention. Meanwhile, the results on indirect effect shows that financial literacy moderates the relationship between emotional intelligence and risk aversion to risky investment intention. However, it does not moderate the relationship between external locus of control and risky investment intention.