

Tinjauan Faktor-Faktor Terhadap Dinamika Perilaku Konsumen Dalam Konteks Produk Keuangan: Peran Mediasi Financial Risk Tolerance Dan Moderasi Emotional Intelligence = A Review of Factors Influencing the Dynamics of Consumer Behavior in the Context of Financial Products: The Mediating Role of Financial Risk Tolerance and the Moderating Role of Emotional Intelligence

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Abstrak

Penelitian ini bertujuan untuk meninjau pengaruh faktor psikologis & sosial (psiko-sosial) serta faktor kognitif berupa financial literacy terhadap financial risk tolerance dan financial behavior konsumen. Penelitian ini juga menguji peran financial risk tolerance sebagai mediasi dari pengaruh faktor-faktor prediktor terhadap financial behavior, serta moderasi emotional intelligence pada pengaruh financial literacy terhadap financial risk tolerance dan financial behavior. Metode penelitian yang digunakan adalah survey dengan total responden penelitian yang valid sebanyak 349 orang yang dipilih dengan teknik purposive sampling, untuk menguji 17 hipotesis. Hasil pengolahan data dengan menggunakan Structural Equation Model-Partial Least Square (SEM-PLS) memperlihatkan trust dan family financial socialization memiliki pengaruh terhadap financial risk tolerance. Disisi lain variabel prediktor seperti financial literacy, financial threat, deliberative thinking, dan optimism tidak memiliki pengaruh signifikan pada financial risk tolerance. Secara langsung financial literacy dan family financial socialization serta financial risk tolerance mempengaruhi financial behavior. Dalam penelitian ini ditemukan peran mediasi financial risk tolerance, pada pengaruh hubungan trust, dan family financial socialization terhadap financial behavior. Selanjutnya, peran moderasi dari emotional intelligence memiliki pengaruh pada financial literacy terhadap financial risk tolerance dan financial behavior. Penelitian ini memberikan kontribusi baik teoritis dan manajerial yang dapat digunakan bagi para marketer dan stakeholder untuk memperhitungkan peran faktor psiko-sosial terhadap pengambilan keputusan keuangan individu.

.....This study aims to review the influence of psychological and social (psycho-social) factors, as well as cognitive factors such as financial literacy, on financial risk tolerance and consumer financial behavior. It also examines the role of financial risk tolerance as a mediator in the influence of predictor factors on financial behavior and the moderating role of emotional intelligence on the impact of financial literacy on financial risk tolerance and financial behavior. The research method used is a survey, with a total of 349 valid respondents selected using purposive sampling technique to test 17 hypotheses. Data processing results using Structural Equation Modeling-Partial Least Square (SEM-PLS) show that trust and family financial socialization significantly influence financial risk tolerance. On the other hand, predictor variables such as financial literacy, financial threat, deliberative thinking, and optimism do not have a significant impact on financial risk tolerance. Directly, financial literacy and family financial socialization, as well as financial risk tolerance, affect financial behavior. This study found the mediating role of financial risk tolerance in the relationship between trust and family financial socialization on financial behavior. Furthermore, the moderating role of emotional intelligence influences the effect of financial literacy on financial risk tolerance and financial behavior. This research provides both theoretical and managerial contributions that

can be utilized by marketers and stakeholders to consider the role of psycho-social factors in individual financial decision-making.