

Faktor-faktor yang mempengaruhi perilaku manajemen keuangan pada generasi milenial muslim: peranan religiusitas sebagai variabel moderasi = Factors influencing financial management behavior among millennials muslim generation: the role of religiosity as moderating variable

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Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=20519612&lokasi=lokal>

Abstrak

Perilaku keuangan mengharuskan milenial memiliki pengetahuan keuangan agar bisa mengevaluasi kemampuan yang dimiliki untuk kemudian diterapkan dalam kehidupan masing-masing. Tujuan penelitian ini adalah untuk menganalisis pengaruh financial attitude, financial self efficacy, dan financial planning activity terhadap financial management behavior pada generasi milenial muslim. Sampel dalam penelitian yaitu generasi milenial yang saat ini berusia 26-41 tahun dan diperoleh sebanyak 202 responden melalui kuesioner yang disebarakan diberbagai media sosial secara online. Pengolahan data primer menggunakan metode Covariance-based Structural Equation Modelling (CB-SEM) dengan software SPSS LISREL 8.8. Hasil penelitian menunjukkan bahwa financial attitude, financial self efficacy, dan financial planning activity berpengaruh positif terhadap financial management behavior. Kemudian religiosity tidak memberikan pengaruh moderasi yang signifikan pada hubungan antara financial attitude dengan financial management behavior maupun hubungan antara financial planning activity dengan financial management behavior. Namun, religiosity didapati memberikan pengaruh moderasi yang signifikan negatif pada hubungan antara financial self efficacy dengan financial management behavior.

.....Financial behavior requires millennials to have financial knowledge to better evaluate their abilities in order to be applied in their lives. The purpose of this study is to analyze the effect of financial attitude, financial self-efficacy, and financial planning activity on financial management behavior in the muslim millennial generation. This study uses millennial generation who are currently 26-41 years old as a sample and had obtained as many as 202 respondents through questionnaires shared on various online social media. Primary data processing is done using the Covariance-based Structural Equation Modeling (CB-SEM) method with SPSS LISREL 8.8 software. The results showed that financial attitude, financial self efficacy, and financial planning activity had a positive effect on financial management behavior. Then religiosity does not have a significant moderation effect on relationship between financial attitude and financial management behavior nor the relationship between financial planning activity and financial management behavior. However, religiosity have a significant negative moderating effect on the relationship between financial self-efficacy and financial management behavior.