

Analisis Pengaruh Financial Bias Terhadap Financial Planning Behavior Pada Generasi Muda JABODETABEK = Analysis of the Effect of Financial Bias on Financial Planning Behavior in the Young Generation of JABODETABEK

Muhammad Khalis Gagah Pratama, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=9999920527662&lokasi=lokal>

Abstrak

Penelitian ini memiliki tujuan untuk mencari tahu pengaruh financial bias terhadap financial planning behavior pada generasi muda yang berumur 17 hingga 35 tahun di area Jabodetabek. Financial bias yang dianalisis dalam penelitian ini adalah overconfidence bias, mental accounting bias, dan loss aversion bias dan financial planning behavior yang dianalisis adalah financial planning behavior dalam berinvestasi. Sampel terdiri dari 101 responden yang memenuhi kriteria dalam mengisi kuisioner. Metode penelitian yang digunakan merupakan regresi linear berganda. Ditemukan bahwa overconfidence bias dan loss aversion bias memiliki pengaruh yang signifikan terhadap financial planning behavior dimana overconfidence bias berpengaruh secara positif dan loss aversion bias berpengaruh negatif. Akan tetapi, mental accounting bias tidak memiliki pengaruh yang signifikan terhadap financial planning behavior.

.....This study aims to find out the effect of financial bias on financial planning behavior in young people aged 17 to 35 years in the Jabodetabek area. The financial bias analyzed in this study is overconfidence bias, mental accounting bias, and loss aversion bias and the financial planning behavior analyzed is financial planning behavior in investing. The sample consisted of 101 respondents who met the criteria for filling out the questionnaire. The research method used is multiple linear regression. It was found that overconfidence bias and loss aversion bias have a significant effect on financial planning behavior where overconfidence bias has a positive effect and loss aversion bias has a negative effect. However, mental accounting bias does not have a significant effect on financial planning behavior.