

Pengaruh Financial Literacy, Financial Threat, dan Faktor Demografis dan Sosioekonomi terhadap Financial Risk Tolerance di Kelompok Chinese Indonesian = The Influence of Financial Literacy, Financial Threats, and Demographic and Socioeconomic Factors on Financial Risk Tolerance in the Chinese Indonesian Group

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Abstrak

Kelompok etnis minoritas Chinese Indonesian memiliki kontribusi ekonomi yang signifikan di Indonesia. Penelitian ini melihat dimensi risiko spesifiknya toleransi risiko keuangan dan pengaruh dari variabel financial literacy, financial threat, dan faktor demografis dan sosioekonomi. Penelitian menggunakan metode non-probability sampling. Penelitian ini menganalisis 401 responden dengan rentang generasi X, Y, dan Z yang merupakan bagian dari kelompok Chinese Indonesian. Metode pengumpulan data yang digunakan adalah survei online dan data yang diolah dengan teknik Multiple Linear Regression. Hasil dari olahan data menunjukkan bahwa financial literacy, financial threat, gender, tingkat pendidikan, dan kelompok ekonomi signifikan memengaruhi toleransi risiko keuangan. Namun, status perkawinan, kelompok generasi, dan status pekerjaan, tidak signifikan terhadap toleransi risiko. Level toleransi risiko keuangan di kelompok etnis Chinese Indonesian tergolong moderat.

.....The Chinese Indonesian ethnic minority group has a significant economic contribution in Indonesia. This research looks at risk dimensions specifically financial risk tolerance and the influence of financial literacy, financial threat, and demographic and socioeconomic factors. The research uses a non-probability sampling method. This research analyzed 401 respondents ranging from generations X, Y and Z who were part of the Chinese Indonesian group. The data collection method used was an online survey and the data was processed using the Multiple Linear Regression technique. The results of the processed data show that financial literacy, financial threat, gender, education level and economic group significantly influence financial risk tolerance. However, marital status, generational group, and employment status were not significant for risk tolerance. The level of financial risk tolerance in the Chinese Indonesian ethnic group is classified as moderate.