

**PENGARUH *FINANCIAL LITERACY* DAN KARAKTERISTIK INDIVIDU
TERHADAP *RETIREMENT BUDGET* MELALUI *FINANCIAL RISK
TOLERANCE* PADA APARATUR SIPIL NEGARA**

TESIS



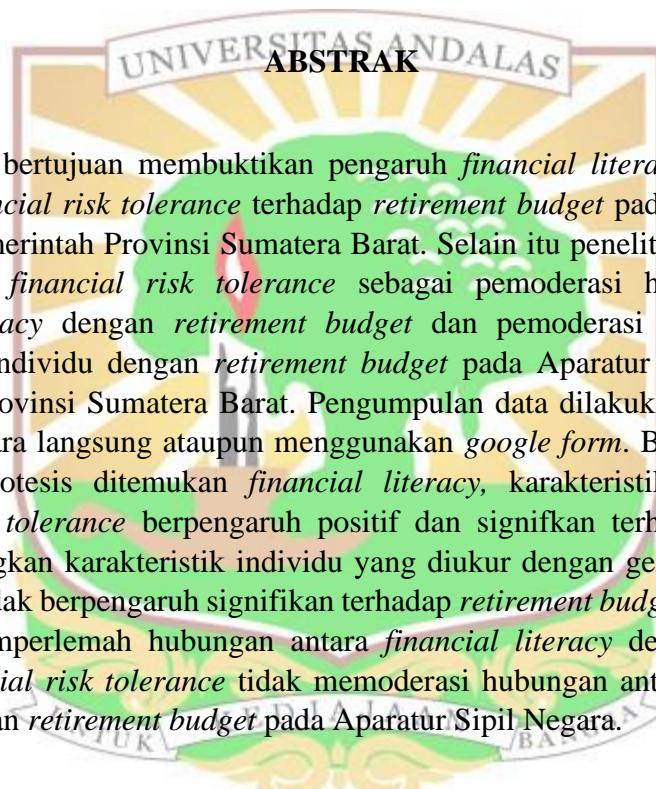
Pembimbing II :
Dr. Rida Rahim, SE, ME

**PROGRAM STUDI MAGISTER MANAJEMEN
FAKULTAS EKONOMI DAN BISNIS
UNIVERSITAS ANDALAS
PADANG
2023**

**PENGARUH *FINANCIAL LITERACY* DAN KARAKTERISTIK INDIVIDU
TERHADAP *RETIREMENT BUDGET* MELALUI *FINANCIAL RISK
TOLERANCE* PADA APARATUR SIPIL NEGARA**

Faizah Maya Husna

Fajri Adrianto, Rida Rahim



Penelitian ini bertujuan membuktikan pengaruh *financial literacy*, karakteristik individu, *financial risk tolerance* terhadap *retirement budget* pada Aparatur Sipil Negara di Pemerintah Provinsi Sumatera Barat. Selain itu penelitian ini bertujuan membuktikan *financial risk tolerance* sebagai pemoderasi hubungan antara *financial literacy* dengan *retirement budget* dan pemoderasi hubungan antara karakteristik individu dengan *retirement budget* pada Aparatur Sipil Negara di Pemerintah Provinsi Sumatera Barat. Pengumpulan data dilakukan menyebarkan kuesioner secara langsung ataupun menggunakan *google form*. Berdasarkan hasil pengujian hipotesis ditemukan *financial literacy*, karakteristik individu, dan *financial risk tolerance* berpengaruh positif dan signifikan terhadap *retirement budget*, sedangkan karakteristik individu yang diukur dengan gender dan jumlah tanggungan tidak berpengaruh signifikan terhadap *retirement budget*. *financial risk tolerance* memperlemah hubungan antara *financial literacy* dengan *retirement budget*. *financial risk tolerance* tidak memoderasi hubungan antara karakteristik individu dengan *retirement budget* pada Aparatur Sipil Negara.

Kata Kunci:

Financial Literacy, Karakteristik Individu, Retirement Budget, Financial Risk Tolerance

**PENGARUH *FINANCIAL LITERACY* DAN KARAKTERISTIK INDIVIDU
TERHADAP *RETIREMENT BUDGET* MELALUI *FINANCIAL RISK
TOLERANCE* PADA APARATUR SIPIL NEGARA**

Faizah Maya Husna

Fajri Adrianto, Rida Rahim

UNIVERSITAS ANDALAS

ABSTRACT

This study aims to prove the effect of financial literacy, individual characteristics, financial risk tolerance on the retirement budget of the State Civil Apparatus in the Provincial Government of West Sumatra. In addition, this study aims to prove financial risk tolerance as a moderate of the relationship between financial literacy and retirement budget and moderation of the relationship between individual characteristics and retirement budget in the State Civil Apparatus in the Provincial Government of West Sumatra. Data collection was carried out by distributing questionnaires directly or using a Google form. Based on the results of hypothesis testing, it was found that financial literacy, individual characteristics, and financial risk tolerance had a positive and significant effect on the retirement budget, while individual characteristics as measured by gender and number of dependents did not have a significant effect on the retirement budget. Financial risk tolerance weakens the relationship between financial literacy and retirement budget. financial risk tolerance does not moderate the relationship between individual characteristics and the retirement budget of the State Civil Apparatus.

Keywords:

Financial Literacy, Individual Characteristics, Retirement Budget, Financial Risk Tolerance