

**Pengaruh *Financial literacy*, dan *Financial Risk Tolerance* terhadap
Retirement Saving Behavior melalui *Retirement Saving Intention***

(Studi Empiris pada Karyawan PT Auto 2000 Cabang Padang)

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Abstrak

Penelitian ini bertujuan untuk mengetahui Pengaruh *financial literacy*, dan *financial risk tolerance* terhadap *retirement saving behavior* melalui *retirement saving intention* pada karyawan PT auto 2000 cabang Padang. Sampel yang digunakan adalah 167 responden. Teknik pengambilan sampel adalah *Purposive sampling*. Data diolah menggunakan SmartPls 3. Hasil Penelitian *financial literacy* tidak berpengaruh terhadap *retirement saving behavior*, *financial risk tolerance* tidak berpengaruh terhadap *retirement saving behavior*, *retirement saving intention* berpengaruh positif terhadap *retirement saving behavior*, *financial literacy* berpengaruh positif terhadap *retirement saving intention*, *financial risk tolerance* berpengaruh negative terhadap *retirement saving intention*, *retirement saving intention* memediasi hubungan antara *financial literacy* dengan *retirement saving behavior*, *retirement saving intention* memediasi hubungan antara *financial risk tolerance* dengan *retirement saving behavior*

Kata Kunci: *Financial Literacy*, *Financial Risk Tolerance*, *Retirement Saving Intention*, *Retirement Saving Behavior*

The Effect of Financial Literacy, and Financial Risk Tolerance on Retirement Saving Behavior through Retirement Saving Intention

(Empirical Study on Employees of PT Auto 2000 Padang Branch)

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Abstract

This study aims to determine the effect of financial literacy, and financial risk tolerance on retirement saving behavior through retirement saving intention in employees of PT auto 2000 Padang branch. The sample used was 167 respondents. The sampling technique is purposive sampling. The results of the study financial literacy has no effect on retirement saving behavior, financial risk tolerance has no effect on retirement saving behavior, retirement saving intention has a positive effect on retirement saving behavior, financial literacy has a positive effect on retirement saving intention, financial risk tolerance has a negative effect on retirement saving intention, retirement saving intention mediates the relationship between financial literacy and retirement saving behavior, retirement saving intention mediates the relationship between financial risk tolerance and retirement saving behavior.

Keywords: Financial Literacy, Financial Risk Tolerance, Retirement Saving Intention, Retirement Saving Behavior