

DAFTAR ISI

KATA PENGANTAR	ii
PERNYATAAN	iv
Abstrak	v
Abstract	vi
DAFTAR ISI	vii
DAFTAR TABEL	xi
DAFTAR GAMBAR	xii
BAB I PENDAHULUAN	1
1.1 Latar Belakang.....	1
1.2 Perumusan Masalah.....	8
1.3 Tujuan Penelitian.....	9
1.4 Manfaat Penelitian.....	9
BAB II TINJAUAN PUSTAKA DAN PENGEMBANGAN HIPOTESIS	11
2.1 <i>Retirement Saving Behavior</i>	11
2.1.1 Definisi <i>Retirement Saving Behavior</i>	11
2.1.2 Bentuk Bentuk <i>Retirement Saving Behavior</i>	12
2.1.3 Faktor Faktor yang Mempengaruhi <i>Retirement Saving Behavior</i>	13
2.2 <i>Retirement Saving Intention</i>	15
2.2.1 Definisi <i>Retirement Saving Intention</i>	15
2.2.2 Faktor Faktor yang Mempengaruhi <i>Retirement Saving Intention</i>	17
2.3 <i>Financial Literacy</i>	18
2.4 <i>Financial Risk Tolerance</i>	21
2.5 Pengembangan Hipotesis.....	22
2.5.1 Pengaruh <i>Financial Literacy</i> Terhadap <i>Retirement Planning Saving Behaviour</i>	22
2.5.2 Pengaruh <i>Financial Risk Tolerance</i> Terhadap <i>Retirement Planning Saving Behavior</i>	24
2.5.3 Pengaruh <i>Retirement Saving Intention</i> terhadap <i>Retirement Saving Behavior</i>	25

2.5.4	Pengaruh <i>Financial Literacy</i> terhadap <i>Retirement Planning Saving Intention</i>	26
2.5.5	Pengaruh <i>Financial Risk Tolerance</i> Terhadap <i>Retirement Planning Saving Intention</i>	27
2.5.6	<i>Retirement Saving Behavior</i> Mediasi Hubungan Antara <i>Financial Literacy</i> dengan <i>Retirement Saving Intention</i>	28
2.5.7	<i>Retirement Saving Behavior</i> Mediasi Hubungan Antara <i>Financial Risk Tolerance</i> dengan <i>Retirement Saving Intention</i>	30
2.6	Kerangka Konseptual	31
BAB III METODE PENELITIAN		33
3.1	Jenis Penelitian	33
3.2	Populasi dan Sampel	33
3.2.1	Populasi.....	33
3.2.2	Sampel	33
3.3	Metode Pengambilan Sampel	34
3.4	Jenis dan Sumber Data	34
3.5	Metode Pengumpulan Data	34
3.6	Definisi Operasional dan Pengukuran Variabel	35
3.6.1	Variabel Dependen	35
3.6.1.1	<i>Riteriment Saving Behavior</i>	35
3.7	Variabel Intervening	36
3.7.1	<i>Financial Retirement Intention</i>	36
3.8	Variabel Independen.....	36
3.8.1	<i>Financial Literacy</i>	37
3.8.2	<i>Financial Risk Tolerance</i>	37
3.9	Teknik Analisa Data	38
3.9.1	Analisis Deskriptif	38
3.9.2	Analisis Kuantitatif	39
3.9.2.1	Analisis <i>Structural Equation Model</i>	39
3.9.3	Uji Validitas	40
3.9.3.1	<i>Convergent Validity (Outer loading)</i>	40
3.9.4	Uji Reliabilitas	40

3.9.4.1	Pengujian <i>Cronbach's Alpha</i>	40
3.9.4.2	Pengujian <i>Composite Reliability</i>	41
3.9.4.3	Pengujian <i>Average Variance Extracted (AVE)</i>	41
3.9.4.4	Pengujian <i>Discriminant Validity</i>	41
3.10	<i>Inner Model</i>	42
3.10.1	Analisis <i>R-Square</i>	42
3.10.2	Analisis <i>Q-square</i>	42
3.11	Tipe Efek Mediasi	42
BAB IV	ANALISIS HASIL DAN PEMBAHASAN.....	44
4.1	Demografis Responden	44
4.2	<i>Structural Equation Modeling</i>	46
4.2.1	<i>Measurement Model Assessment</i>	47
4.2.1.1	<i>Outer loadings</i>	47
4.2.1.1	Pengujian Instrumen Variabel <i>Retirement Saving Behavior</i>	49
4.2.1.2	Pengujian Instrumen Variabel <i>Retirement saving intention</i>	50
4.2.1.3	Pengujian Instrumen Variabel <i>Financial Literacy</i>	51
4.2.1.4	Pengujian Instrumen Variabel <i>Financial Risk Tolerance</i>	52
4.2.1.5	Hasil Pengujian <i>Discriminant Validity</i>	53
4.3	Analisis Deskriptif.....	55
4.3.1	<i>Retirement Saving Behavior</i>	55
4.3.2	<i>Reteriment Saving Intention</i>	56
4.3.3	<i>Financial Lieracy</i>	58
4.3.4	<i>Financial Risk Tolerance</i>	59
4.4	<i>Goodness of Fit</i>	60
4.4.1	Hasil Analisis <i>R-square</i>	60
4.4.2	Analisis <i>Q-square</i>	62
4.5	Hasil Pengujian Hipotesis.....	63
4.5.1	<i>Direct Effect</i>	64
4.5.2	<i>Indirect Effect</i>	66
4.6	Efek Mediasi.....	67
4.7	Pembahasan	68

4.7.1 Pengaruh <i>Financial Literacy</i> Terhadap <i>Retirement Saving Behavior</i> ..	68
4.7.2 Pengaruh <i>Financial Risk Tolerance</i> Terhadap <i>Retirement Saving Behavior</i>	69
4.7.3 Pengaruh <i>Retirement saving intention</i> Terhadap <i>Retirement Saving Behavior</i>	70
4.7.4 <i>Financial Literacy</i> Terhadap <i>Retirement Saving Intention</i>	71
4.8.5 Pengaruh <i>Financial Risk Tolerance</i> Terhadap <i>Retirement Saving Intention</i>	72
4.8.6 <i>Retirement Saving Intention</i> Memediasi Hubungan Antara <i>Financial Literacy</i> dengan <i>Retirement Saving Behavior</i>	74
4.8.7 <i>Retirement Saving Intention</i> Memediasi Hubungan Antara <i>Financial Risk Tolerance</i> dengan <i>Retirement Saving Behavior</i>	75
BAB V PENUTUP	77
5.1 Kesimpulan.....	77
5.2 Implikasi Penelitian	78
5.3 Keterbatasan Penelitian	79
5.4 Saran	80
DAFTAR PUSTAKA	82
LAMPIRAN I KUESIONER PENELITIAN	85
LAMPIRAN II TABULASI DATA	89
LAMPIRAN III DEMOGRAFIS RESPONDEN	100
LAMPIRAN IV MEASUREMENT MODEL ASSESSMENTS	102
LAMPIRAN V DISCRIMINANT VALIDITY dan CROSS LOADING	104
LAMPIRAN VI DESKRIPSI VARIABEL	105
LAMPIRAN VII DISCRIMINANT INNER MODEL	107
LAMPIRAN VIII HASIL PENGUJIAN HIPOTESIS	108

DAFTAR TABEL

Tabel 1. 1 Survei Awal Untuk Mengetahui Sejauh mana <i>Retirement saving behavior</i>	4
Tabel 3.1 Kriteria Tingkat Capaian Responden (TCR)	39
Tabel 3.2 Tipe Efek Mediasi	42
Tabel 4. 1 Prosedur Pengambilan Sampel	44
Tabel 4. 2 Demografis Responden	45
Tabel 4. 3 Outer Loadings	48
Tabel 4. 4 Hasil Pengujian Instrumen Variabel <i>Retirement saving behavior</i>	49
Tabel 4. 5 Hasil Pengujian Instrumen Variabel <i>Retirement saving intention</i> 50	
Tabel 4. 6 Hasil Pengujian Instrumen Variabel <i>Financial literacy</i>	51
Tabel 4. 7 Hasil Pengujian Instrumen Variabel <i>Financial risk tolerance</i>	52
Tabel 4. 8 Hasil Pengujian <i>Discriminant Validity Forner Larkert</i>	53
Tabel 4. 9 Hasil Pengujian <i>Cross Loading</i>	54
Tabel 4. 10 Deskripsi variable <i>Retirement Saving</i>	55
Tabel 4. 11 Deskripsi Variabel <i>Reteriment Saving Intention</i>	56
Tabel 4. 12 Deskripsi Variabel <i>Financial Literacy</i>	58
Tabel 4. 13 Deskripsi variable <i>Financial Risk Tolerance</i>	59
Tabel 4. 14 Hasil Pengujian <i>R-square</i>	61
Tabel 4. 15 Hasil Pengujian <i>Q-square</i>	63
Tabel 4. 16 Hasil Pengujian Hipotesis <i>Direct Effect</i>	64
Tabel 4. 17 Hasil Pengujian Hipotesis <i>Indirect Effect</i>	66
Tabel 4. 18 Hasil Pengujian Effect Mediation	67

DAFTAR GAMBAR

Gambar 2.1 Kerangka Konseptual	31
Gambar 4.1 <i>Outer Loadings</i>	49
Gambar 4.2 <i>Measurement Model Assessment</i>	62