

## BAB V

### PENUTUP

#### 5.1 Kesimpulan

Berdasarkan penelitian yang telah dilakukan, dapat ditarik kesimpulan secara empiris melalui detesis, pengolahan data statistik, interpretasi dan analisis data yang telah diuraikan pada bab sebelumnya, maka Peneliti dapat menyimpulkan hal-hal sebagai berikut:

1. *financial literacy* berpengaruh positif dan signifikan terhadap *prospensity Indebtness*. Seseorang yang mempunyai literasi financial tinggi akan dapat mengontrol perilaku berhutang dengan baik
2. *Emotion* berpengaruh positif dan signifikan terhadap *prospensity Indebtness*. Seseorang yang mempunyai emosi tinggi akan dapat mengontrol perilaku berhutang dengan baik
3. *Risk Perception* berpengaruh positif dan signifikan terhadap *prospensity Indebtness*. Seseorang yang mempunyai risk perception tinggi akan dapat mengontrol perilaku berhutang dengan baik
4. *Materialism* berpengaruh negative dan tidak signifikan terhadap *prospensity Indebtness*. Seseorang dengan Materialism yang rendah tidak berpengaruh terhadap perilaku berhutangnya
5. *Culture* berpengaruh positif dan signifikan terhadap *prospensity Indebtness*. Seseorang yang mempunyai unsur budaya tinggi akan dapat mengontrol perilaku berhutang dengan baik.
6. Religiusitas berpengaruh positif dan signifikan terhadap *prospensity Indebtness*. Seseorang yang mempunyai unsur religiusitas tinggi akan dapat mengontrol perilaku berhutang dengan baik
7. Religiusitas berpengaruh positif dan signifikan dalam memoderasi pengaruh *Emotion* terhadap *Prospensity Indebtness*, Individu dengan

Religiusitas yang tinggi bisa mengontrol Emosi seseorang dalam menagmbil pinjaman dibandingkan individu dengan religiusitas rendah.

## **5.2 Saran**

1. Berdasarkan kesimpulan, maka Peneliti memberikan beberapa saran yang diharapkan dapat menjadi bahan untuk masukan yang bermanfaat sebagai berikut
2. Penelitian selanjutnya bisa membandingkan antara generasi urban dengan generasi di pedesaan dengan melihat apakah ada perilaku yang sama atau tidak. Sehingga bisa sebagai bentuk kebaruan penelitian (novelty).
3. Untuk penelitian berikutnya disarankan untuk waktu penelitian bisa dipersiapkan bisa secara bertahap atau dalam kurun waktu yang cukup lama (metode longitudinal atau time series) dan bahkan bisa dilakukan eksperimen. Sehingga, nantinya bisa dilihat apakah jawaban dari responden konsisten atau tidaknya.
4. Dalam hal penyebaran kuesioner, tidak hanya menggunakan google formulir namun, bisa disebarakan secara langsung tatap muka bahkan bisa ada sesi interview untuk menambahkan informasi secara langsung dari responden.

## **5.3 Keterbatasan**

Berdasarkan pengamatan langsung peneliti melalui telaah pustaka dan study lapangan , terdapat beberapa keterbatasan yang dihadapi peneliti. Keterbatasan ini perlu diperhatikan kembali oleh peneliti selanjutan sehingga hasil lanjutan penelitian ini menjadi lebih sempurna. Adapun beberapa keterbatasan penelitian ini antara lain

1. Jumlah responden hanya 200 responden, tentunya masih kurang untuk menggambarkan keadaan yang sesungguhnya

2. Masih kurang merata objek pada penelitian ini mengingat luasnya wilayah diindonesia bisa dipertimbangkan untuk memaksimalkan daerah lain dalam pengisian kuesioner
3. Penelitian ini menggunakan metode kuantitatif, sehingga setiap responden hanya bisa menjawab pertanyaan secara singkat sehingga peneliti tidak dapat melihat jawaban secara mendetail dari masing-masing responden dan terkadang tidak menunjukkan pendapat responden yang sebenarnya, hal ini terjadi karena sudut pandang dan pemahaman yang berbeda tiap responden, juga faktor lain seperti faktor kejujuran dalam pengisian pendapat responden dalam kuesionernya.

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