

## ABSTRAK

Penelitian dilakukan untuk mengetahui hubungan *asset under management* terhadap alokasi aset nasabah prioritas Bank XYZ Solo dan menguji pengaruh *risk aversion* dalam hubungan *asset under management* terhadap alokasi aset. Penelitian ini menggunakan metoda analisis statistik deskriptif. Data yang digunakan adalah data sekunder yang diperoleh dari data internal dan eksternal. Setelah diperoleh data dan informasi yang valid, kemudian diolah dengan analisis regresi, uji interaksi, dan *path analysis* untuk memperoleh gambaran hubungan antar variabel. Dari hasil analisa menunjukkan bahwa *asset under management* berpengaruh terhadap *risk aversion* dan alokasi aset. *Risk taker* sebagai salah satu jenis *risk aversion* memoderasi hubungan antara *asset under management* terhadap alokasi aset, sedangkan *risk neutral* dan *risk averse* mengintervensi hubungan antara *asset under management* terhadap alokasi aset.

Kata kunci: *asset under management*, alokasi aset, *risk aversion*, nasabah prioritas, *wealth management*

The research was conducted to determine the relationship of asset under management to the allocation of priority customer assets of Bank XYZ Solo and examine the effect of risk aversion in the relationship of asset under management to asset allocation. This research uses descriptive statistical analysis method. The data used are secondary data obtained from internal and external data. After obtaining valid data and information, then it is processed by regression analysis, interaction test, and path analysis to obtain a picture of the relationship between variables. The analysis shows that asset under management influences risk aversion and asset allocation. Risk takers as one type of risk aversion moderate the relationship between asset under management and asset allocation, while risk neutral and risk averse interfere with the relationship between asset under management to asset allocation.

Key word: asset under management, asset allocation, risk aversion, high value customer, wealth management