



INTISARI

Generasi sekarang memandang agama sebagai sesuatu yang sangat penting dalam kehidupan mereka. Penelitian terdahulu telah menunjukkan pengaruh dimensi agama dan religiositas terhadap perilaku ekonomi individu salah satunya sikap pengambilan risiko. Namun demikian, penelitian yang menganalisis pengaruh afiliasi agama dan religiositas terhadap sikap pengambilan risiko keuangan individu masih terbatas pada kasus negara berkembang. Menggunakan data Indonesia Family Life Survey (IFLS), penelitian ini akan menguji pengaruh perbedaan agama dan religiositas terhadap sikap pengambilan risiko keuangan individu di Indonesia yang merupakan negara berkembang. Estimasi menggunakan Ordinary Least Square membuktikan terdapat perbedaan sikap pengambilan risiko keuangan individu antar umat beragama. Dibandingkan umat Islam, umat Katolik dan umat Hindu lebih toleran terhadap risiko. Penelitian ini juga menguji pengaruh tingkat religiositas di berbagai agama terhadap sikap pengambilan risiko keuangan individu. Hasil penelitian secara umum menjelaskan tidak ada pengaruh antara tingkat religiositas dan sikap pengambilan risiko. Akan tetapi, individu yang beragama Hindu menunjukkan peningkatan religiositas dapat meningkatkan sikap untuk menghindari risiko.

Kata kunci: Agama, religiositas, risiko keuangan



ABSTRACT

The current generation views religion as something very important in their lives. Previous research has shown the influence of the dimensions of religion and religiosity on individual economic behaviour, especially risk-taking attitude. However, studies that analyze the influence of religious affiliation and religiosity on individual financial risk-taking attitudes is still limited in the case of developing countries. Using Indonesia Family Life Survey (IFLS) data, this study will examine the effect of religious differences and religiosity on the attitude of individual financial risk-taking in Indonesia, which is a developing country. Estimates using Ordinary Least Square prove that there are differences in views of financial risk-taking between religious communities. Compared to Muslims, Catholics and Hindus are more risk-tolerant. This study also examined the effect of the level of religiosity in various religions on the attitude of individual financial risk-taking. The results of the study generally explain that there is no influence between the level of religiosity and risk-taking attitude. However, individuals who are Hindu show an increase in religiosity will increase risks averse.

Keywords: Religion, religiosity, financial risk