

BAB V

PENUTUP

5.1 Kesimpulan

Pada sub bab ini akan dijelaskan mengenai kesimpulan yang berisikan jawaban atas perumusan masalah dan pembuktian dari hipotesis penelitian.

1. Hipotesis pertama dalam penelitian ini menunjukkan bahwa orientasi pada tabungan memiliki pengaruh negatif namun tidak signifikan terhadap tekanan keuangan. Hal ini mengindikasikan semakin tinggi orientasi pada tabungan individu maka belum tentu semakin rendah tekanan keuangan yang dialami oleh individu tersebut.
2. Hipotesis kedua dalam penelitian ini menunjukkan bahwa materialisme berpengaruh positif signifikan terhadap tekanan keuangan. Hal ini mengindikasikan bahwa semakin tinggi sifat materialisme individu maka semakin tinggi pula tingkat tekanan keuangan yang dialami oleh individu tersebut.
3. Hipotesis ketiga dalam penelitian ini menunjukkan bahwa pengendalian diri belanja memediasi secara parsial pengaruh materialisme terhadap tekanan keuangan. Hal ini mengindikasikan bahwa individu yang materistis akan kesulitan mengendalikan pengeluaran dan selanjutnya akan mengalami tekanan keuangan lebih tinggi.

5.2 Keterbatasan Penelitian

Penelitian yang dilakukan saat ini masih memiliki beberapa keterbatasan, diantaranya adalah:

1. Nilai *R-square* sebesar 0,301 yang menunjukkan bahwa model hanya mampu menjelaskan variabel tekanan keuangan sebesar 30,1 persen dan sisanya dipengaruhi variabel lain, sehingga dapat dikatakan model lemah.
2. Responden penelitian ini didominasi oleh yang berpendapatan Rp.4 juta – Rp5,5 juta (62%) sehingga hasil penelitian ini mungkin kurang mencerminkan perilaku tekanan keuangan individu yang berpenghasilan cukup tinggi.

5.3 Saran

Berdasarkan hasil penelitian yang telah dibahas sebelumnya, saran yang dapat diberikan antara lain yakni:

1. **Bagi Peneliti Selanjutnya**
 - a. Peneliti selanjutnya disarankan untuk menambah variabel lain seperti pengetahuan keuangan dan perilaku keuangan.
 - b. Penelitian selanjutnya perlu menyebarkan kuesioner kepada responden dengan tingkat pendapatan yang lebih beragam secara proporsional sehingga hasil penelitian bisa lebih menggambarkan perilaku tekanan keuangan dari berbagai tingkat pendapatan.

- c. Penelitian selanjutnya disarankan menambah pengendalian diri belanja sebagai variabel mediasi untuk pengaruh orientasi pada tabungan terhadap tekanan keuangan.

2. Bagi Masyarakat

- a. Masyarakat disarankan lebih mengurangi sikap materialisme agar mampu mengurangi tekanan keuangan. Aspek materialisme yang perlu ditekan adalah mengurangi membeli barang mewah (M5) karena memiliki *loading factor* terbesar.
- b. Masyarakat perlu mengontrol diri dalam belanja agar mampu menyisihkan sebagian pendapatan untuk ditabung sehingga tidak mengalami tekanan keuangan. Aspek pengendalian diri belanja yang perlu ditekan adalah mengetahui batasan pengeluaran ketika berbelanja (PDB4) karena memiliki *loading factor* terbesar.

3. Bagi Pembuat Kebijakan

Lembaga penghimpun dana masyarakat oleh Otoritas Jasa Keuangan (OJK) ataupun pemerintah disarankan untuk lebih maksimal dalam mengedukasi masyarakat mengenai pentingnya kemampuan pengendalian diri belanja dan sikap materialisme dalam mengatur keuangan keluarga sehingga dapat mengurangi tingkat tekanan keuangan yang dialami masyarakat.

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