THE MODERATING ROLE OF AGREEABLENESS BETWEEN FACTORS AFFECTING THE LIKELINESS TO INVEST IN SUSTAINABLE FINANCE PRODUCTS IN WEST JAVA, INDONESIA

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Sarjana Akuntansi

By:

NADHARA SALMA KIRANA

008202100045

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ABSTRACT

Climate change has been an interesting topic. More so recently with how fast the media spread news and awareness regarding the issue. Many people who want to preserve our environment started buying sustainable products or to support companies that engage with Environmental, Social, and Governance (ESG). Which managed to raise the trend of sustainable finance (SF) in the financial industry and the likelihood of people choosing to invest in sustainable finance products rather than the other options. But to be able to know or choose what is best, people need to understand what sustainable finance is. Recent research found that attention to news about sustainable finance and economics is a great predictor for the level of sustainable finance literacy (SFL) that has a positive relation to an investment in sustainable finance. This study investigated whether agreeableness, trust, and greenwashing perception has an effect towards people's choice to invest in sustainable finance products considering their attention and literacy about the matter. This study contributes to determining whether people's decision to invest in sustainable products are affected by their knowledge, news attention, trust, agreeableness and perceptions.

Keywords: *Sustainable Finance Literacy, Sustainable Finance News Attention, Trust in Sustainable Finance, Greenwashing Perception, Agreeableness*

INTISARI

Perubahan iklim telah menjadi topik yang menarik. Terlebih dengan cepatnya persebaran berita dan kesadaran akan isu tersebut. Masyarakat yang ingin melestarikan lingkungan mulai membeli produk berkelanjutan atau mendukung perusahaan yang terlibat dalam Lingkungan, Sosial, dan Tata Kelola (LST). Hal ini meningkatkan tren keuangan berkelanjutan di industri keuangan dan kemungkinan masyarakat untuk memilih berinvestasi pada produk keuangan berkelanjutan dari pada opsi lainnya. Namun, untuk mengetahui atau memilih yang terbaik, masyarakat perlu memahami apa yang dimaksud dengan keuangan berkelanjutan. Penelitian terbaru menemukan bahwa perhatian terhadap berita tentang keuangan dan ekonomi berkelanjutan merupakan prediktor yang baik untuk tingkat literasi keuangan berkelanjutan (sustainable finance literacy) yang memiliki hubungan positif dengan investasi di bidang keuangan berkelanjutan. Penelitian ini menelusuri apakah kecenderungan untuk setuju, kepercayaan, dan persepsi terhadap klaim ramah lingkungan berpengaruh terhadap pilihan masyarakat untuk berinvestasi pada produk keuangan berkelanjutan dengan mempertimbangkan perhatian dan literasi mereka mengenai topik tersebut. Penelitian ini berkontribusi dalam menentukan apakah keputusan masyarakat untuk berinvestasi pada produk keuangan berkelanjutan dipengaruhi oleh pengetahuan, perhatian terhadap berita, kepercayaan, kecenderungan untuk setuju, dan persepsi mereka.

Kata Kunci: *Literasi Keuangan Berkelanjutan, Perhatian Terhadap Berita Mengenai Keuangan Berkelanjutan, Kepercayaan Terhadap Keuangan Berkelanjutan, Persepsi Terhadap Klaim Ramah Lingkungan, Kecenderungan Untuk Setuju*