BAB V

PENUTUP

A. Kesimpulan

Berdasarkan hasil penelitian yang telah dilakukan, maka dapat ditarik kesimpulan tentang pengaruh *Islamic Financial Literacy* dan *Financial Behavior* terhadap *Financial Distress* pada pedagang *retail fashion* di Pasar Raya Kota Padang yg dimoderasi oleh Tingkat Pendidikan sebagai berikut :

1. Variabel *Islamic Financial Literacy* memiliki pengaruh negatif dan signifikan terhadap *Financial Distress* pedagang *retail fashion* di Pasar Raya Kota Padang.
2. Variabel *Financial Behavior* memiliki pengaruh negatif dan signifikan terhadap *Financial Distress* pedagang *retail fashion* di Pasar Raya Kota Padang.
3. Variabel *Islamic Financial Literacy* melalui tingkat pendidikan sebagai variabel moderasi tidak memperkuat pengaruh terhadap *Financial Distress* pedagang *retail fashion* di Pasar Raya Kota Padang karena tidak terdapat perbedaan yang signifikan antar kelompoknya.
4. Variabel *Financial Behavior* melalui tingkat pendidikan sebagai variabel moderasi tidak memperkuat pengaruh terhadap *Financial Distress* pedagang *retail fashion* di Pasar Raya Kota Padang karena tidak terdapat perbedaan yang signifikan antar kelompoknya.

B. Keterbatasan Penelitian

1. Penelitian ini hanya dilakukan pada pedagang *retail fashion* di Pasar Raya Kota Padang, sehingga hasil penelitian ini belum mewakili kondisi keuangan dari pedagang pada sektor lain.
2. Metode mengumpulkan data hanya menggunakan kuesioner, sehingga data yang diperoleh bersifat persepsi respondenn. Akibatnya, penelitian ini hanya mampu menjelaskan hubungan antarvariabel secara statistik tanpa menggali fenomena secara mendalam.
3. Pengujian moderasi menggunakan *Multi Group Analysis* (MGA) berdasarkan tiga kelompok tingkat pendidikan, sehingga perbedaan jumlah responden pada masing-masing kelompok dapat memengaruhi kekuatan analisis dalam melihat perbedaan pengaruh antar kelompok.
4. Tidak dilakukan uji perbandingan antar segmen demografis lainnya, seperti jenis kelamin, lama usaha, pendapatan, usia, yang mungkin memengaruhi keputusan penggunaan.

C. Saran

1. Penelitian selanjutnya disarankan untuk memperluas lokasi penelitian tidak hanya di Pasar Raya Kota Padang tetapi juga pada wilayah lain, serta disarankan melibatkan responden dari berbagai sektor usaha, untuk membandingkan pengaruh antar kelompok usaha.
2. Penelitian berikutnya dapat menambahkan variabel lain yang relevan, seperti lama usaha, pendapatan usaha, daya beli konsumen.

3. Penelitian berikutnya dapat menggunakan metode campuran (*mixed method*), seperti wawancara secara mendalam atau observasi langsung, untuk menggali gambaran lebih dalam mengenai kondisi pengelolaan keuangan.
4. Pengembangan model penelitian dapat dilakukan dengan menggunakan variabel moderasi lain selain tingkat pendidikan, seperti lama usaha atau pengalaman bisnis yang mungkin mampu menunjukkan perbedaan pengaruh terhadap *financial distress*.

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