

EMOTIONAL INTELLIGENCE, FINANCIAL LITERACY, AND INVESTOR INTENTION: EMPIRICAL STUDY ON UNIVERSITY STUDENTS DURING THE COVID-19 PANDEMIC

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Abstract: The Covid-19 has resulted in changes in individual activities, thus leading to behavioral changes. In particular, university students experience changes in teaching and learning activities resulting in a gap between the amount of time spared and the lack of activities university students can do. This is a momentum for university students to create new activities, one of which is investing in the capital market. We examined the relationship between emotional intelligence and student invention to become an investor, as well as the moderating effect of financial literacy on the relationship. This research was conducted at six universities in Surabaya from March to June 2021. We found evidence that emotional intelligence had a positive effect on student's intention to become investors, and financial literacy was able to strengthen this influence. This study contributed to a greater understanding of the importance of emotional intelligence and financial literacy when university students intend to become investors, especially when capital market uncertainty increases. When the uncertainty of the capital market increases, university students must be able to assimilate emotional intelligence with their financial literacy to receive greater returns. This can encourage university students to choose their careers as investors. These findings have significant theoretical contributions and provide recommendations for industry and policymakers.

Keywords: Investor intention, emotional intelligence, financial literacy, Covid-19 pandemic

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