

ABSTRACT

This study aims to analyze the influence of socio-demographic variables, psychological capital (self-control, financial self-efficacy, future time perspective), social capital, financial literacy, and financial behavior on the financial resilience and financial well-being of online motorcycle taxi (ojek online) drivers in Semarang City, and to examine the moderating role of financial behavior on the relationship between financial literacy and both dependent variables.

This research employs a quantitative design with a survey method using questionnaires administered to 155 respondents selected through accidental sampling. Data were analyzed using Ordinary Least Squares (OLS) multiple regression with two parallel estimation models, which are financial resilience model and financial wellbeing model, and moderation testing with mean-centering.

Results indicate that simultaneously all independent variables significantly influence both financial resilience ($F = 15.238$; $p = .000$) and financial well-being ($F = 27.073$; $p = .000$). Partially, financial resilience is positively and significantly influenced only by social capital and financial literacy; self-control, financial self-efficacy, future time perspective, and financial behavior do not show significant effects. Financial well-being is positively and significantly influenced by financial self-efficacy, future time perspective, social capital, and financial literacy; self-control and financial behavior do not show significant effects. Financial behavior does not moderate the relationship between financial literacy and financial resilience ($p = .298$) nor financial well-being ($p = .882$).

Keywords: financial resilience, financial well-being, financial literacy, financial self-efficacy, future time perspective, social capital, financial behavior, online motorcycle taxi drivers, psychological capital