FUCAPE PESQUISA E ENSINO S/A

DANIELA SANTOS CALMON

RELAÇÃO ENTRE A ALFABETIZAÇÃO FINANCEIRA E AS TOMADAS DE DECISÕES FINANCEIRAS AO LONGO DA VIDA DO BRASILEIRO

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Dissertação apresentada ao Programa de Pós-Graduação em Administração e Contabilidade, da Fucape Pesquisa e Ensino S/A, como requisito parcial para obtenção do título de Mestre em Contabilidade – Nível Profissionalizante.

Orientador: Prof. Dr. Aziz Xavier Beiruth

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RESUMO

Este estudo analisa a existência da relação entre a alfabetização financeira, percebida e real, e alguns comportamentos financeiros do dia a dia dos respondentes, como: uso do cartão de crédito, formas de investimentos, existência de endividamento, contratação de seguros e consultorias financeiras. A amostra da pesquisa abrange brasileiros acima de 18 anos, que possuam, pelo menos, ensino superior incompleto, e se limitou a 589 respondentes. Os resultados comprovaram que a alfabetização financeira impacta e influencia alguns comportamentos financeiros tratados no estudo. O estudo inicia um debate sobre essa relação das variáveis, porém encontrou lacunas e limitações que futuros estudos podem supri-las, como por exemplo o aprofundamento no tema sobre o impacto dos viesses financeiros para os comportamentos financeiros do dia a dia, além de tentar medir o nível de causalidade reversa nos tópicos e atitudes descritas no estudo.

Palavras Chaves: Finanças Comportamentais; Alfabetização Financeira; Tomada de Decisão e Educação Financeira.

ABSTRACT

This study analyzes the existence of a relationship between financial literacy, perceived and real, and some of the respondents' day-to-day financial behaviors, such as: use of credit cards, forms of investment, existence of indebtedness, taking out insurance and financial consulting. The survey sample covers Brazilians over 18 years old, who have at least incomplete higher education, and was limited to 589 respondents. The results proved that financial literacy impacts and influences some financial behaviors addressed in the study. The study initiates a debate about this relationship between the variables but found gaps and limitations that future studies can fill, such as deepening the theme on the impact of financial biases on day-to-day financial behavior, in addition to trying to measure the level of reverse causality in the topics and attitudes described in the study.

Keywords: Behavior Finance; Financial Literacy; Decision Making and Financial Education.

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