

Hubungan antara sikap terhadap uang dan sikap terhadap menabung pada karyawan di Jabodetabek = Correlation between attitude towards money and attitude towards saving among employees in greater Jakarta area

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Abstrak

Penelitian ini didasari oleh fenomena pentingnya menabung, akan tetapi tingkat menabung di Indonesia masih rendah. Menabung memiliki dampak yang positif bagi perkembangan ekonomi, individu, maupun organisasi. Penelitian ini bertujuan untuk dapat menjelaskan hubungan antara sikap terhadap uang dan sikap terhadap menabung. Pengukuran sikap terhadap uang menggunakan Money Ethic Scale dari Tang (1995), sedangkan pengukuran sikap terhadap menabung menggunakan Attitude Toward Saving Scale (Furnham dan Goletto-Tankel, 2002). Responden sebanyak 187 karyawan di daerah Jabodetabek diperoleh melalui teknik accidental sampling. Hasil penelitian menunjukkan bahwa hipotesis null ditolak ($r = .201$, $p < .01$), yang berarti terdapat hubungan signifikan antara sikap terhadap uang dan sikap terhadap menabung. Hal ini menunjukkan semakin tinggi skor sikap terhadap uang seseorang maka semakin positif sikap terhadap menabungnya. Implikasi dari hasil penelitian ini adalah diharapkan karyawan dapat mengelola keuangannya dengan lebih baik, salah satu caranya dengan menabung.

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This study was based on the phenomenon of the importance of saving money, but the level of saving in Indonesia is still low. Saving money had a positive impact on economic development, individuals, and organizations. This study aimed to explain the relationship between attitudes toward money and attitude towards saving. Measurement of attitude towards money was using Tang's Money Ethic Scale (1995), and the attitude towards saving was using Attitudes Towards Saving Scale (Furnham and Goletto-Tankel, 2002). Respondents counted 187 employees located in the Greater Jakarta Area are obtained through accidental sampling technique. The results showed that the null hypothesis is rejected ($r = .201$, $p < .01$), which means there was a significant relationship between attitudes towards money and attitude towards saving. That means, the higher someone attitude towards money score, so will be more positive their attitude towards saving. The implications of this study is expected to employees can manage their finance better, one of the way by saving.