

Faktor Financial Literacy, Perilaku Personal, dan Keluarga terhadap Investment Awareness pada Pekerja Generasi Z di Wilayah Jabodetabek = Factors of Financial Literacy, Personal Behavior, and Family on Investment Awareness of Generation Z Workers in Jabodetabek

Amanda Dinar Ramadhan, author

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Abstrak

Penelitian ini bertujuan untuk mengetahui peran faktor financial literacy, perilaku personal (saving behavior, self-control, spending patterns, attitude toward risk), dan keluarga terhadap investment awareness pada pekerja Generasi Z di wilayah Jabodetabek. Pengambilan data dilakukan dengan metode purposive sampling menggunakan survei online kepada pekerja Gen-Z yang pernah bekerja atau sedang bekerja minimal 1 tahun dan berusia 18-30 tahun di wilayah Jabodetabek. Sebanyak 262 responden terkumpul yang kemudian data diolah dengan menggunakan metode Partial Least Square Structural Equation Modeling (PLS-SEM). Hasil penelitian menunjukkan bahwa financial literacy, saving behavior, self-control, attitude toward risk, dan family financial socialization berpengaruh signifikan terhadap investment awareness pekerja Gen-Z. Sementara itu, self-control dan spending patterns tidak memiliki pengaruh signifikan terhadap investment awareness pekerja Gen-Z.

.....This study aims to determine the role of financial literacy, personal behavior (saving behavior, self-control, spending patterns, attitudes towards risk), and family on investment awareness among Generation Z workers in Jabodetabek. Data was collected using a purposive sampling method using an online survey of Gen-Z workers who have worked or are currently working for at least 1 year and are 18-27 years old in the Greater Jakarta area. A total of 262 respondents were collected then processed using the Partial Least Square Structural Equation Modeling (PLS-SEM) method. The results of the study showed that financial literacy, saving behavior, self-control, attitude towards risk, and socialization of family finances have a significant effect on the investment awareness of Gen-Z workers. Meanwhile, self-control and spending patterns doesn't have a significant effect on the investment awareness of Gen-Z workers.