

Analisis Pengaruh Financial Literacy dan Attitude Towards Money terhadap Financial Wellbeing pada Dewasa Muda di DKI Jakarta = The Impact of Financial Literacy and Attitude Towards Money on Financial Wellbeing of Young Adult in DKI Jakarta

Khansa Shabira Wibowo, author

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Abstrak

Tujuan dari penelitian ini untuk menganalisis pengaruh literasi keuangan dan sikap terhadap uang pada financial wellbeing dewasa muda usia 17-30 tahun di DKI Jakarta. Variabel bebas terdiri dari literasi keuangan dan sikap terhadap uang, sedangkan variabel terikat adalah financial wellbeing. Literasi keuangan diukur dengan dimensi financial attitudes, financial behavior dan financial knowledge berdasarkan teori Potrich et al., (2015). Sikap terhadap uang diukur dengan dimensi power prestige, retention time, distrust, quality, dan anxiety berdasarkan teori Yamauchi & Templer (1982) Financial wellbeing diukur dengan dimensi current stress management dan expected future financial berdasarkan teori Netemeyer et al., (2017). Penelitian ini merupakan penelitian kuantitatif menggunakan metode survei melalui penyebaran kuesioner secara online kepada 400 responden. Data dianalisis menggunakan analisis statistik deskriptif, analisis regresi linier sederhana dan uji wilcoxon-signed test. Hasil penelitian ini menunjukkan bahwa literasi keuangan memiliki pengaruh signifikan terhadap financial wellbeing dewasa muda usia 17-30 tahun di DKI Jakarta. Sikap terhadap uang memiliki pengaruh signifikan terhadap financial wellbeing dewasa muda usia 17-30 tahun di DKI Jakarta.

.....The purpose of this study is to analyze the impact of financial literacy and attitudes towards money on financial wellbeing of the young adult aged 17-30 years in DKI Jakarta. The independent variables of this study are financial literacy and attitude towards money, whilst the dependent variable is financial wellbeing. Financial literacy is measured by the dimensions of financial attitudes, financial behavior and financial knowledge based on Potrich et al., (2015). Attitudes towards money are measured by the dimensions of power prestige, retention time, distrust, quality, and anxiety from Yamauchi & Templer (1982). Financial well-being is measured by current stress management and expected future financial as proposed by Netemeyer et al., (2017). This research applies a quantitative approach using a survey method with online questionnaires that distributed to 400 respondents. The data were analyzed using descriptive statistical analysis, simple linear regression analysis and Wilcoxon signed test. The results of this study indicate that literacy has a significant effect on the financial well-being of young adults aged 17-30 years in DKI Jakarta. Attitudes toward money have a significant influence on the financial well-being of young adults aged 17-30 years in DKI Jakarta