

Analisis Pengaruh Financial Literacy Confidence terhadap Retirement Planning pada Gen-Z di Jabodetabek = Financial Literacy Confidence and Retirement Planning Analysis Among Gen-Z in Jabodetabek

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh *financial literacy confidence* terhadap *retirement planning* pada Gen-Z di wilayah Jabodetabek. Generasi Z, sebagai kelompok yang sedang memasuki usia produktif, sering kali menunjukkan pola perilaku "*soft savings*" yang dapat menghambat perencanaan pensiun dini. Berdasarkan penelitian sebelumnya, *financial literacy* berperan penting dalam meningkatkan kesadaran dan tindakan perencanaan pensiun. Metode penelitian yang digunakan adalah survei kuantitatif dengan kuesioner yang disebarakan secara online kepada 237 responden dari Generasi Z yang berdomisili di Jabodetabek dan memiliki Kartu Tanda Penduduk (KTP). Analisis data dilakukan menggunakan regresi linear berganda untuk menguji hubungan antara variabel *financial literacy confidence* dan *retirement planning*, dengan mempertimbangkan variabel kontrol seperti usia, jenis kelamin, tingkat pendidikan, status pernikahan, tingkat pendapatan, dan kepemilikan anak. Hasil penelitian menunjukkan bahwa terdapat pengaruh signifikan antara *financial literacy confidence* terhadap *retirement planning*. Individu dengan *financial literacy confidence* tinggi cenderung lebih baik dalam merencanakan pensiun mereka. Penelitian ini memberikan kontribusi dalam memahami pentingnya *financial literacy confidence* bagi Gen-Z, serta implikasinya terhadap kebijakan peningkatan *financial literacy* untuk mendukung *retirement planning* di Indonesia khususnya Jabodetabek.

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This study aims to analyze the effect of financial literacy confidence on retirement planning in Gen-Z in the Jabodetabek area. Generation Z, as a group that is entering productive age, often exhibits "soft savings" behavior patterns that can hinder early retirement planning. Based on previous research, financial literacy plays an important role in increasing awareness and action on retirement planning. The research method used was a quantitative survey with a questionnaire distributed online to 237 respondents from Generation Z who live in Jabodetabek and have an Identity Card (KTP). Data analysis was conducted using multiple linear regression to test the relationship between financial literacy confidence and retirement planning variables, considering control variables such as age, gender, education level, marital status, income level, and child ownership. The results show that there is a significant influence between financial literacy confidence and retirement planning. Individuals with high financial literacy confidence tend to be better at planning their retirement. This research contributes to understanding the importance of financial literacy confidence for Gen-Z, as well as the implications for policies to improve financial literacy to support retirement planning in Indonesia, especially Jabodetabek.