

**THE EFFECT OF FINACIAL LITERACY AND LIFESTYLE ON
RETIREMENT PREPARATION EMPLOYEE IN PALEMBANG**



SKRIPSI

Disusun untuk Memenuhi Syarat Menyelesaikan Pendidikan Sarjana Terapan
(D-IV) Akuntansi Sektor Publik pada Jurusan Akuntansi
Politeknik Negeri Sriwijaya

Oleh:

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POLITEKNIK NEGERI SRIWIJAYA

PALEMBANG

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DECLARATION

I hereby declare that the work was completed by myself and no portion of the work in this thesis has been submitted in support of any other degree or qualification at this or any other university or educational institution.

Safina Yulia Triviana

KEMENTERIAN PENDIDIKAN, KEBUDAYAAN, RISET DAN TEKNOLOGI



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ABSTRACT

THE EFFECT OF FINACIAL LITERACY AND LIFESTYLE ON RETIREMENT PREPARATION EMPLOYEE IN PALEMBANG

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Abstract

The main purpose of this study is determine how the effect of Financial Literacy and Lifestyle on Retirement Preparation Employee in Palembang. Retirement by some workers can be considered a the time they have been waiting for, but there are also those who consider it to be a time of worry that most of the employees do not prepare themselves financial early for retirement. There are a number of employees who have entered their retirement period face tough financial life. They feel the burden cost of living and lifestyle is getting more expensive, and because of the age factor, healthcare costs are increasing, while income is routine has decreased To create a sense of security and comfort and to be able to enjoy retirement, each employee needs to prepare for his retirement later. So it is important to know the level of understanding of an individual employee in terms of managing the obtained finances so that they are right in making financial decisions and to prepare for future needs including in preparing for the retirement period. The approach used in this research is quantitative. In this study used a questionnaire to obtain information and used online questionnaire. Data were collected by using sample of 250 employee in Palembang To test the quality of the questionnaire using reliability analysis. The data analysis technique used is normality analysis, correlation analysis, regression analysis and findings of this study indicate that financial literacy has a significant effect on retirement preparation and lifestyle has a effect on retirement preparation. This research is expected to increase knowledge regarding the scope of financial literacy in more detail. It can also add insight into the influence of financial literacy and lifestyle on retirement preparation.

Keyword:

Financial Literacy, Lifestyle, Retirement Preparation

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Table of Contents

DECLARATION	0
Abstract	2
ACKNOWLEDGEMENT	3
Chapter 1	9
Introduction	9
1.1 Background of the study.....	9
1.2 Problem statements.....	11
1.3 Research Objective and Research Question	13
1.4 Significance of the study	14
1.5 Scope of Study	14
1.6 Thesis Organisation	15
Chapter 2	16
Theoretical and empirical literature	16
2.1 Introduction.....	16
2.2 Theoretical Literature	17
2.2.1 Perception Retirement Preparation	17
2.2.2 Aspects of Retirement.....	18
2.2.3 Financial Literacy.....	18
2.2.4 Lifestyle	20
2.5 Conceptual framework.....	23
2.6 Conclusion	24

Chapter 3	25
Research Methodology.....	25
3.1 Introduction.....	25
3.2 Population of Interest and Target Sample.....	25
3.3 Data Type and Data Collection	26
3.4 Research Instrument	27
3.4.1 Variables	28
3.4.2 Dependent Variables.....	28
3.4.3 Independent Variables	28
3.5 Data Analysis.....	31
3.5.1 Data Quality Test.....	32
35.1.1 Realibility Analysis	32
35.1.2 Regression Analysis.....	32
35.1.3 Normality Analysis.....	33
35.1.4 Hypothesis Testing	34
35.1.5 T Test (Partial Test)	34
35.1.6 Anova Test.....	34
35.1.7 Adjusted R2 Test (Coefficient of Determination)	35
3.6 Conclusion	35
Chapter 4.....	36
DATA ANALYSIS AND FINDING	36
4.1 Introduction.....	36
4.2 Descriptive Statistics	36
4.2.1 Demographic Analysis.....	37

4.3	Realibility Analysis	41
4.4	Normality Test	42
4.5	Regression Analysis.....	43
4.5.1	T Test.....	43
4.5.2	Anova Test.....	44
4.5.3	Coefficient of determination.....	45
4.6	Hypothesis Testing	46
4.7	Conclusion	47
Chapter 5		49
Conclusions and Recommendation.....		49
5.1	Introduction	49
5.2	Summary of Research Findings	49
5.2.1	The Effect of Financial Literacy on Retirement Preparation	49
5.2.2	The effect of Lifestyle on Retirement Preparation	50
5.3	Recommendations	51
5.4	Limitations of Study.....	51
5.5	Future Research.....	51
5.6	Conclusion.....	52
References		54

List of Figures

Figures Chapter 1	10
1.1 Financial Literacy Index.....	10
Figures Chapter 2	
2.1 Conceptual Framework	23
.....	23
Figures Chapter 4	
4.1 Respondents Age	38
.....	38
4.2 Respondents Gender	39
4.3 Respondents Status	39
4.4 Respondents Level of Education	40
4.5 Respondents Monthly Income	40

List of Tables

Table Chapter 3	31
3.1 Operationalization of Research Variables	31
Table Chapter 4	37
4.1 Descriptive Statistics	37
4.2 Realibility Analysis.....	41
4.3 One-Sample Kolmogorov-Smirnov test	42
4.4 T Test.....	43
4.5 Anova Test.....	44
4.6 Coefficient of Determination	45
4.7 Summary of Hypothesis Analysis	46

