

**INFLUENCING FACTORS OF FINANCIAL LITERACY AMONG
UNIVERSITY STUDENTS IN PALEMBANG, INDONESIA**



SKRIPSI

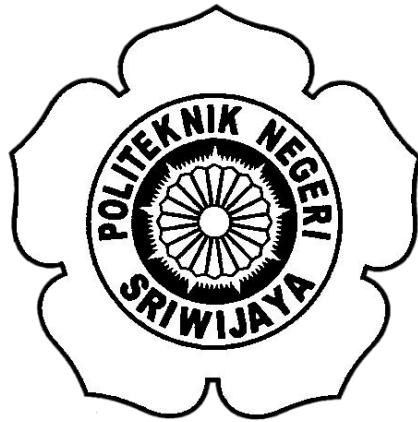
Disusun untuk Memenuhi Syarat Menyelesaikan Pendidikan Sarjana Terapan(D-
IV) Akuntansi Sektor Publik pada Jurusan Akuntansi
Politeknik Negeri Sriwijaya

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POLITEKNIK NEGERI SRIWIJAYA
PALEMBANG
2023

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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.

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ABSTRACT

This study aims to investigate factors that influence financial literacy among university students in Palembang, Indonesia. And this study aims to identify the financial attitude and literacy that affect financial literacy. Financial literacy is defined as a person's knowledge and ability to manage money, and financial literacy is a basic need for a person to avoid financial problems. This financial literacy gets a lot of attention which indirectly realizes how important it is to pay attention to finances. Several factors can influence financial literacy, such as financial attitude and financial behaviour. This research method is using quantitative, and the sample consists of 117 university students in Palembang, Indonesia. The method used is the survey method using a questionnaire given to the respondent to be answered. The question in the questionnaire uses the Likert scale, which uses a five or seven-point scale, sometimes referred to as a satisfaction scale, that ranges from one extreme attitude to another. The data analysis method used in this research is reliability analysis, multiple linear regression, and correlation analysis using SPSS software. The findings support that financial attitude and financial behaviour significantly correlate with financial literacy. It indicates that financial attitude and financial behaviour influence financial literacy among university students in Palembang, Indonesia. Due to the limited time for data collection, which should have been more than 300 because I did not have time to fill out the questionnaire. This research is expected to increase knowledge that financial attitude and financial behaviour influence financial literacy.

Keywords:

Financial Literacy, Financial Attitude, Financial Behavior.

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DEDICATION

This study is dedicated from the bottom of my heart to my cherished family, friends, and classmates who gave me words of advice, strength, and encouragement when I considered giving up and who continue to provide me with moral support, spiritual, emotional, and financial support. In addition, my lecturer Dr. Jaizah Binti Othman and Madam Nur Aida Amir served as a source of inspiration and a pillar of support during the completion of this thesis. And finally, I would like to thank the Almighty God for providing me with guidance, strength, mind power, protection, and skills, as well as a healthy life. All of these, I offer to you.

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