

**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

Oleh:

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061840511911

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.

Amelia Ramadanti

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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

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TABLE OF CONTENTS

DECLARATION.....	ii
LEMBAR PENGESAHAN SKRIPSI.....	iii
DAFTAR PENGUJI SKRIPSI.....	iv
ABSTRACT.....	v
ACKNOWLEDGEMENT.....	vi
DEDICATION.....	vii
TABLE OF CONTENTS.....	viii
LIST OF APPENDICES.....	xi
LIST OF TABLES.....	xii
LIST OF FIGURES.....	xiii

CHAPTER ONE INTRODUCTION

1.1 Introduction.....	14
1.2 Background of the Study.....	14
1.3 Problem Statement.....	16
1.4 Research Objective.....	17
1.5 Research Question.....	17
1.6 Significance of Study.....	17
1.7 Scope of Study.....	18
1.8 Summary of the Chapter.....	18

CHAPTER TWO LITERATURE REVIEW

2.1 Introduction.....	19
2.2 Theoretical Literature.....	19
2.2.1 Financial Literacy.....	19
2.2.1.1 Indicator of Financial Literacy.....	20
2.2.2 Financial Attitude.....	20

2.2.3 Financial Behaviour.....	21
2.3 Empirical Literature.....	21
2.4 Research Framework.....	22
2.5 Research Hypotheses.....	22
2.6 Summary.....	22

CHAPTER THREE RESEARCH METHODOLOGY

3.1 Introduction.....	23
3.2 Overview of Research Design.....	23
3.3 Population of Interest and Target Sample.....	23
3.4 Research Instrument, Measurement & Assessment.....	24
3.4.1 Questionnaire Design.....	24
3.4.2 Measurement Design.....	24
3.5 Data Collection.....	24
3.6 Variable.....	25
3.6.1 Independent Variable.....	25
3.6.2 Dependent Variable.....	25
3.7 Data Analysis Strategies.....	25
3.8 Summary of The Chapter.....	28

CHAPTER FOUR DATA ANALYSIS AND FINDINGS

4.1 Introduction.....	29
4.2 Descriptive Statistics.....	29
4.2.1 Demographic Information.....	29
4.3 Reliability Analysis.....	31
4.4 Regression Analysis.....	32
4.4.1 T-test	32
4.4.2 ANOVA Test.....	32
4.4.3 Adjusted R2 Test.....	33
4.5 Hypothesis Testing.....	33
4.6 Summary of Findings.....	35

CHAPTER FIVE CONCLUSIONS AND RECOMMENDATIONS

5.1 Conclusion..... 36
5.2 Recommendations..... 36
5.3 Limitations of Study..... 37
REFERENCES.....38
APPENDICES..... 42

LIST OF APPENDICES

Appendix A: Questionnaire Design.....	42
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LIST OF TABLES

Table 3.1: Cronbach's Alpha Coefficient Size.....	26
Table 4.1: Analysis of Age.....	26
Table 4.2: Analysis of Gender.....	29
Table 4.3: Analysis of Qualification.....	30
Table 4.4: Realibility Analysis.....	31
Table 4.5: T-test.....	32
Table 4.6: ANOVA Test.....	32
Table 4.7: Adjusted R2 Test.....	33
Table 4.8: Summary of Hypothesis Testing.....	33

LIST OF FIGURES

Figure 2.1: Research Framework.....	22
Figure 4.1: Statistics of Age.....	29
Figure 4.2: Statistics of Gender.....	30
Figure 4.3: Statistics of Qualification.....	30

