

**FACTORS THAT INFLUENCE FINANCIAL LITERACY AMONG COLLEGE STUDENT 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**

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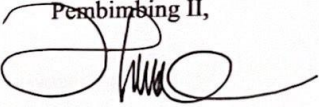
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## ABSTRACT

***Factor That Influence Financial Literacy Among College Student In Palembang, Indonesia***

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*The main purpose of this study was to determine the factors that influence financial literacy in Palembang City. Financial literacy is knowledge about financial management that is owned to develop for a more prosperous life in the future. Financial literacy strongly influences financial well-being and is a very important concept for everyone, especially for students who are starting to develop their financial habits. The situation of students who are not close to their parents encourages students to manage finances wisely, independently, and responsibly. Students who are currently undergoing a transition period automatically shape themselves into better individuals in the future. Students are considered a small part of Indonesian society who have more knowledge and abilities about finances and abilities than ordinary people. The influence of age, gender, and education can also affect the independent variable factors. There are three important determinants for examining financial literacy for students, namely financial knowledge, financial behavior, and financial attitudes. Financial knowledge strongly influences financial attitudes and behavior, whether objective or subjective. Studies identify that financial knowledge is an important factor in determining financial literacy and financial decision-making. Data were collected using a sample of 112 students in Palembang. The findings of this study indicate that Financial Attitude has a significant positive effect on Financial Literacy, Financial Behavior has a positive effect on Financial Literacy, and Financial Knowledge has a significant positive effect on Financial Literacy. This research is expected to increase students' knowledge of financial literacy in more detail on financial management.*

*Key Words: Financial Literacy, Financial Attitude, Financial Behavior and Financial Knowledge*

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