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

Oleh:

ZELLA QAULAN QARIMAH
061840511930

POLITEKNIK NEGERI SRIWIJAYA
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061840511930W

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KEMENTERIAN PENDIDIKAN, KEBUDAYAAN, RISET DAN TEKNOLOGI
POLITEKNIK NEGERI SRIWIJAYA
JURUSAN AKUNTANSI
Jalan Srijaya Negara, Palembang 30139
Telp. 0711-353414 Fax. 0711-355918
Website : www.polsri.ac.id E-mail: akuntansi@polsri.ac.id

PELAKSANAAN REVISI SKRIPSI

Mahasiswa berikut,

Nama : Zella Qaulan Qarimah
NIM : 061840511930
Jurusan/Program Studi : Akuntansi/Akuntansi Sektor Publik
Judul Skripsi : Factors that Influence Financial Literacy Among College Student in Palembang, Indonesia

Telah melaksanakan revisi terhadap Skripsi yang diujikan pada hari Rabu tanggal 01 bulan Juni tahun 2022. Pelaksanaan revisi terhadap Skripsi tersebut telah disetujui oleh Dosen Penguji yang memberikan revisi:

No	Komentar	Nama Dosen Penguji	Universitas	Tanggal
1	-	Dr. Yessy Darmayanti	Universitas Bung Hatta (Indonesia)	1/6/2022
2	-	Dr. ‘ Aeshah Mohd Ali @ Umar	UNIKL (Malaysia)	1/6/2022

KEMENTERIAN PENDIDIKAN, KEBUDAYAAN, RISET DAN TEKNOLOGI
POLITEKNIK NEGERI SRIWIJAYA
JURUSAN AKUNTANSI
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Telp. 0711-353414 Fax. 0711-355918
Website : www.polsri.ac.id E-mail: akuntansi@polsri.ac.id

LEMBAR PENGESAHAN SKRIPSI

Nama	: Zella Qaulan Qarimah
NIM	: 061840511930
Jurusan	: Akuntansi
Program Studi	: Akuntansi Sektor Publik
Mata Kuliah	: Micro Economics
Judul Skripsi	: Factors that Influence Financial Literacy among College Student in Palembang, Indonesia

Telah Diujikan Pada Ujian Skripsi/Colloquium Tanggal 01 Juni 2022
Dihadapan Tim Penguji Jurusan Akuntansi
Politeknik Negeri Sriwijaya dan Management & Science University

Palembang, 11 Januari 2023

Pembimbing I,

Hafizah Sudin, B.E., M.Sc (Fin)
Employee No. S012019090017

Pembimbing II,

Henny Yulsiati, S.E., M.Ak
NIP 196707171997022001

Mengetahui,
Ketua Jurusan Akuntansi,

Dr. Evada Dewata, S.E., M.Si., Ak., CA., CMA
NIP 197806222003122001

ABSTRACT

Factor That Influance Financial Literacy Among College Student In Palembang, Indonesia

Zella Qaulan Qarimah, 2022 (xiii+75)

***E-mail*: qaulanzella@gmail.com**

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 stronglyinfluences financial well-being and is a very important concept for everyone, especiallyforstudents who are starting to develop their financial habits. The situation of students whoarenot close to their parents encourages students to manage finances wisely, independently, andresponsibly. Students who are currently undergoing a transition period automaticallyshapethemselves into better individuals in the future. Students are considered a small part ofIndonesian society who have more knowledge and abilities about finances and abilities thanordinary people. The influence of age, gender, and education can also affect the independent variable factors. There are three important determinants for examining financial literacyforstudents, namely financial knowledge, financial behavior, and financial attitudes. Financial knowledge strongly influences financial attitudes and behavior, whether objectiveorsubjective. Studies identify that financial knowledge is an important factor in determiningfinancial literacy and financial decision-making. Data were collected using a sample of 112students in Palembang. The findings of this study indicate that Financial Attitude hasasignificant positive effect on Financial Literacy, Financial Behavior has a positive effect onFinancial Literacy, and Financial Knowledge has a significant positive effect on Financial Literacy. This research is expected to increase students' knowledge of financial literacyinmore detail on financial management.

Key Words: Financial Literacy, Financial Attitude, Financial Behavior and Financial Knowladge

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