

**LEVEL OF FINANCIAL LITERACY AMONG
UNIVERSITY STUDENTS IN 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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061840511922

POLITEKNIK NEGERI SRIWIJAYA

PALEMBANG

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KEMENTERIAN PENDIDIKAN, KEBUDAYAAN, RISET DAN TEKNOLOGI



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ABSTRACT

The purpose of this study is to analyze and determine whether or not there is an influence of financial knowledge, financial attitudes and financial behavior on financial literacy. The sample collected was 323 respondents who were carried out by distributing online questionnaires in Indonesia using the Google Form application. The questionnaire is divided into 2 parts, namely the demographic section consisting of questions related to gender, age, educational qualifications, education that has been attended and race and in the second part questions related to financial knowledge, financial attitudes, financial behavior and financial literacy. Data collection was determined through purposive sampling. Descriptive test, correlation test, reliability test, classical assumption test and multiple regression test using SPSS 22 are the techniques used in this study to conclude. The results of this study are (1) financial knowledge has a positive effect on financial literacy, (2) financial attitudes have a positive effect on financial literacy, (3) financial behavior has a positive effect on financial literacy. With the condition that the respondent must be 300 respondents, this is a limitation for researchers in collecting data even though they have used applications that can make it easier for researchers not to answer in the questionnaire and besides that the results of the respondents still do not enter the specified criteria. This research provides insight related to knowledge, attitudes, and behavior in financial management as a measure of financial literacy ability. This research also monitors how the ability to manage, respond to finances and how to behave in finances. This study is to examine the relationship that can affect financial literacy with financial knowledge, financial attitudes, financial behavior and students in private campuses and campuses as the target population.

Keywords: Financial Knowlegde, Financial Attitude, Financial Behavior, Financial Literacy

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