

**THE EFFECT OF FINANCIAL LITERACY AND SELF CONTROL ON  
FINANCIAL BEHAVIOR AMONG INDONESIAN STUDENT  
MANAGEMENT & SCIENCE UNIVERSITY**



**FINAL PROJECT**

Prepared to meet Requirements to Complete Research  
Diploma IV Majoring in Public Sector Accounting  
Sriwijaya State Polytechnic

**Oleh:**

**TIARA CLAUDYA VERONICA**

**061940512770**

**POLITEKNIK NEGERI SRIWIJAYA**

**PALEMBANG**

**2023**

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## **MOTTO**

*“Maka sesungguhnya bersama kesulitan itu ada kemudahan.  
Sesungguhnya Bersama kesulitan itu ada kemudahan.”*

(Q.S Al-Insyirah, 94:5-6)

*“Bergeraklah dalam diam, lebih banyaklah mendengarkan Biarkanlah mereka  
berasumsi dan bersinarlah tanpa menjatuhkan”*

-djp-

*“Saingan terberatmu ialah dirimu sendiri. Kalahkan dirimu yang kemarin dan  
buatlah perubahan yang tidak nyaman”*

-djp-

## **ACKNOWLEDGEMENT**

Praise and gratitude to Allah SWT for all the graces, gifts and favors that have been given, and do not forget to pray to the Prophet Muhammad SAW for the blessings bestowed on the author. During the process of writing this study, the author does not forget to express gratitude to all those who have helped, guided, motivated, and prayed, either directly or indirectly, so that the author can complete this study on time. Therefore, on this occasion the author would like to express gratitude to Allah SWT who has facilitated and facilitated all affairs during the preparation of the thesis, my gratitude goes to those involved in my research. I could not have completed this research without my teaching lecturer and supervisor, Siti Fatimah Mohd Kassim and Nurhidayah Shamsudin who have given direction and guidance to me. My beloved parents as always provide motivation, as well as providing moral, material, and prayer support so that the author can complete undergraduate education on time. I am so grateful to Papa Mama always support me for any condition. Thanks to Yuda even though we are constrained by long distances but they are always accompany and supports me in any situation and condition. The author realizes that this thesis is still not free from shortcomings. For this reason, the author is open and accepting of all constructive criticism and suggestions so that it can be useful for all parties concerned.

(Tiara Claudya Veronica)

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**THE EFFECT OF FINANCIAL LITERACY AND SELF CONTROL ON  
FINANCIAL BEHAVIOR AMONG INDONESIAN STUDENT  
MANAGEMENT & SCIENCE UNIVERSITY**

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**ABSTRACT**

This research seeks to determine the effect of financial literacy and self-control on financial behavior in Indonesian college students who are studying at the Management & Science University. The phenomenon of consumptive behavior that occurs among students causes the need for self-control behavior in managing personal finances. This is a quantitative approach study using a questionnaire to collect the data. With a population of all Indonesian students, especially those studying at the Management & Science University, namely around 320 students using non-probability sampling with the technique of purposive sampling. The results of this study are: financial literacy has no significant effect on financial behavior, self-control has a significant effect on financial behavior.

**Keywords** : Financial Literacy, Self-control, Financial Behavior



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