

**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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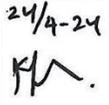
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## **MOTTO**

*“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-

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(Tiara Claudya Veronica)

Bachelor in Accounting

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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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