

Pengaruh literasi keuangan dan parental socialization terhadap intensi menabung pada karyawan dewasa muda = The Influence of financial literacy and parental socialization on saving intention among young adult employees

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Abstrak

Penelitian ini didasari oleh pentingnya menabung bagi karyawan dewasa muda. Penelitian ini bertujuan melihat pengaruh literasi keuangan dan parental socialization secara bersamaan terhadap intensi menabung. Pengukuran literasi keuangan menggunakan Tes Pengetahuan Keuangan (Sjabadhyni et al., 2016), pengukuran variabel parental socialization menggunakan alat ukur Parental Socialization (Otto, 2009), dan pengukuran intensi menabung dikembangkan dari Ladhari dan Michaud (2015). Responden sebanyak 434 karyawan dewasa muda secara accidental.

Pengolahan statistik menunjukkan pengaruh signifikan dari literasi keuangan dan parental socialization terhadap intensi menabung secara bersamaan dengan ($F=5.644$, $p < .01$). Diharapkan karyawan dewasa muda menyadari pentingnya memiliki pengetahuan tentang isu-isu keuangan, agar mereka lebih terdorong mengelola keuangannya dengan baik. Selain itu, orang tua perlu melakukan sosialisasi keuangan kepada anak sejak dini.

.....This research was based on the importance of saving for young adult employees. This research has objectives to observe the influence of both financial literacy and parental socialization to saving intention. Financial literacy measurement was using an instrument of Financial Knowledge Test (TPK) developed by Sjabadhyni et al. (2016), for the measurement of parental socialization was using Parental Socialization measurement tool from Otto (2009), and then measurement of the intention of saving was using an instrument developed by Ladhari and Michaud (2015.) Respondents are consisted of 434 young adult employees with the accidental type.

Processing statistics shows there is significant influence from financial literacy and parental socialization on saving intention ($F=5.644$, $p < .01$). Hopefully employees could enhance their knowledge regarding to financial issues, subsequently they can manage their finance well. Furthermore, parents need to give children financial socialization since early stage.