

# Pengaruh literasi keuangan dan self-control terhadap intensi menabung secara bersama-sama pada karyawan dewasa muda = The effect of financial literacy and self-control on saving intention among adult employees

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Abstrak

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Menabung memiliki dampak positif bagi individu dan juga perkembangan ekonomi negara, akan tetapi tingkat menabung di Indonesia masih rendah. Penelitian ini untuk melihat pengaruh literasi keuangan dan variabel psikologi, self-control terhadap intensi menabung. Responden berjumlah (n=434) responden dengan karakteristik karyawan dewasa muda dalam rentang umur 20-40 tahun, yang diambil menggunakan teknik accidental sampling. Literasi keuangan diukur menggunakan alat ukur Tes Pengetahuan Keuangan (TPK) yang telah dikembangkan oleh tim peneliti, Sjabadhyni et al.(2016) berdasarkan teori Lusardi & Mitchell (2014), self-control diukur menggunakan Self-Control Scale yang dikembangkan oleh Tangney, Baumeister dan Boone (2004), dan Intensi menabung diukur menggunakan alat ukur yang telah diadaptasi dari Ladhari dan Michaud (2015). Analisis statistik multiple regression, menunjukkan bahwa hipotesis null penelitian ditolak ( $F(434)=11.023$ ,  $p < .01$ ), yang berarti terdapat pengaruh signifikan literasi keuangan dan self-control terhadap intensi menabung secara bersama-sama. Hasil penelitian ini diharapkan dapat dimanfaatkan untuk merancang intervensi bagi karyawan dewasa muda agar lebih mampu mengendalikan diri sehingga perilaku menabung mereka meningkat.

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The act of saving gives advantages for individual savers as well as the nation's economy; however, the level of saving in Indonesia is still relatively inferior. As the authority who supervise and control the financial services activity, Otoritas Jasa Keuangan (OJK), approaches the savers to elevate the financial literacy. This study aims to look at the effect of financial literacy and a psychological variable, self-control, toward the intention of saving in young adult employees. The results of this study are expected to be able to inform the impacts of each variable toward the intention of saving. The financial literacy was measured using an assessment tool, which had been previously developed by the researcher and underpinned by the theory of Lusardi & Mitchell (2014). Self-control was measured using Self-Control Scale, which had been developed by Tangney, Baumeister, and Boone (2004). Lastly, we gauge the intention of saving with a scale that was adapted from Ladhari and Micahud (2015). The respondents of the study are (n=434) employed young adults. There is significant evidence to reject the null hypothesis ( $F(434)=11.023$ ,  $p < .01$ ), which can conclude that the effect of both financial literacy and self-control on the intention of saving is significant. The results also have shown that self-control has a stronger impact than financial literacy. These results are hoped to be useful in planning interventions to the employed young adults so that they would understand personal financial management better; that is by saving.