

## Pengaruh literasi keuangan dan financial self-efficacy terhadap intensi menabung pada karyawan dewasa muda = The influence of financial literacy and financial self-efficacy on saving intention among young adult employees

Putri Laras Chanti, author

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### Abstrak

Penelitian ini didasari oleh fenomena meningkatnya pendapatan masyarakat Indonesia pada beberapa tahun terkakhir, namun intensi menabung masyarakat justru cenderung menurun. Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan dan financial self-efficacy terhadap intensi menabung pada karyawan dewasa muda. Pengukuran literasi keuangan dilakukan dengan menggunakan alat ukur Tes Pengetahuan Keuangan (Sjabadhyni dkk, 2016), pengukuran financial self-efficacy dilakukan menggunakan Financial Self-Efficacy Scale (Lown, 2011), dan pengukuran intensi menabung dikembangkan dari Ladhari dan Michaud (2015). Partisipan berjumlah 434 karyawan dewasa muda yang diperoleh melalui teknik accidental sampling.

Hasil penelitian menunjukkan bahwa terdapat pengaruh signifikan dari literasi keuangan dan financial self-efficacy secara bersama-sama terhadap intensi menabung ( $F=8.964$ ,  $p < 0.01$ ). Berdasarkan hasil penelitian, peneliti menyarankan karyawan dewasa muda untuk mampu meningkatkan literasi keuangan dan financial self-efficacy agar dapat membuat keputusan keuangan dengan lebih baik, misalnya keputusan untuk menabung di bank.

.....This study was based on the phenomenon towards the rising income that Indonesian citizens have recieved in recent years, but the intention of saving is likely to decline. This study was conducted to find out the influence of financial literacy and financial self-efficacy on saving intention among young adult employees. Financial literacy was measured using Tes Pengetahuan Keuangan (Sjabadhyni dkk, 2016), financial self-efficacy was measured using Financial Self-Efficacy Scale (Lown, 2011), and saving intention scale was developed from Ladhari and Michaud (2015). The participants of this study were 434 young adult employees, which were obtained through accidental sampling technique.

The main result shows that there are significant influence of financial literacy and financial self-efficacy on saving intention ( $F=8.964$ ,  $p < 0.01$ ). Based on this result, it is suggested for young adult employees to improve their financial literacy and financial self-efficacy in order to make financial decision better, like the decision to saving in the bank.