

Analisis pengaruh personal financial literacy terhadap personal financial behavior: studi pada mahasiswa Jakarta, Bogor, dan Depok tahun 2017  
= Analysis of the influence of personal financial literacy on personal financial behavior: studies on Jakarta, Bogor and Depok's college students 2017

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Abstrak

Penelitian ini bertujuan menjelaskan mengenai pengaruh dari personal financial literacy terhadap personal financial behavior. Indikator personal financial literacy yang digunakan menurut Lusardi dan Mitchell, yang terdiri dari tiga dimensi, yaitu numeracy, inflation, dan risk diversification. Sedangkan indikator personal financial behavior menggunakan alat ukur Brent A. Marsh. Responden dalam penelitian ini adalah mahasiswa aktif perguruan tinggi negeri di bawah wilayah koordinasi Kementerian Riset, Teknologi, dan Pendidikan Tinggi, khususnya daerah Jakarta, Bogor, dan Depok. Analisis statistik regresi linear sederhana menunjukkan terdapat pengaruh yang signifikan dari personal financial literacy terhadap personal financial behavior, sehingga ditolak dan diterima, artinya semakin tinggi tingkat personal financial literacy maka akan semakin baik pula personal financial behavior. Dengan demikian, mahasiswa perlu meningkatkan personal financial literacy agar memiliki personal financial behavior semakin baik.

.....This research explains the effect of personal financial literacy on personal financial behavior. Personal financial literacy indicator used by Lusardi and Mitchell, which consists of three dimensions, numeracy, inflation, and risk diversification. While the indicator personal financial behavior was developed from Brent A. Marsh`s. Respondents in this study are active college students under the coordination area of the Ministry of Research, Technology and Higher Education, especially Jakarta, Bogor and Depok areas. Simple linear regression statistical analysis shows that personal financial literacy has a significant effect on personal financial behavior, so is rejected and accepted, which means, the higher level of personal financial literacy and personal financial behavior will also better. Therefore, college students need to improve their personal financial literacy in order to have a better personal financial behavior.