

## Analisis parental influence, peer influence, dan media influence terhadap literasi keuangan mahasiswa Universitas Indonesia = Analysis of parental influence, peer influence, and media influence towards financial literacy at University of Indonesia students

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### Abstrak

Penelitian ini bertujuan untuk mengetahui tingkat literasi keuangan mahasiswa Universitas Indonesia dan mengidentifikasi hubungan dan pengaruhnya antara variabel parental influence, peer influence, dan media influence dengan tingkat literasi keuangan. Sampel terdiri dari 395 mahasiswa tingkat strata 1 Universitas Indonesia. Kuesioner di bagikan secara online dan offline dengan tatap muka secara langsung kepada mahasiswa strata 1 Universitas Indonesia. Tingkat literasi keuangan diukur berdasarkan pengetahuan keuangan (financial knowledge), perilaku keuangan (financial behavior), dan sikap keuangan (financial attitude). Penelitian ini menggunakan pendekatan kuantitatif dan survei melalui kuesioner yang dianalisis menggunakan statistik deskriptif, analisis korelasi Spearman Rank, dan analisis regresi logistik multinomial. Hasil penelitian ini menunjukkan bahwa mahasiswa tingkat strata 1 Universitas Indonesia memiliki tingkat literasi keuangan pada level Sufficient Literate. Variabel parental influence, peer influence, dan media influence memiliki hubungan dengan variabel literasi keuangan. Variabel media influence mempunyai pengaruh terhadap literasi keuangan pada kedua model logit, sedangkan variabel parental influence dan variabel peer influence mempunyai pengaruh terhadap literasi keuangan pada salah satu model logit.

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This study aims to determine the level of financial literacy of University of Indonesia students and identify the relationships and their influence between variables of parental influence, peer influence, and media influence towards financial literacy. The sample consists of 395 undergraduate students at the University of Indonesia. The questionnaire is distribute online and offline with face-to-face meetings to undergraduate students at the University of Indonesia. The level of financial literacy is measured based on financial knowledge, financial behavior, and financial attitude. This study use quantitative approaches and questionnaire surveys analyzed using descriptive statistics, Spearman Rank correlation analysis, and multinomial logistic regression analysis. The results of this study indicate that undergraduate students at the University of Indonesia have a level of financial literacy at the level of Sufficient Literate. Parental influence, peer influence, and media influence variables have a relationship with financial literacy variables. Media influence variable has an effect on financial literacy in both logit models, whereas parental influence and peer influence variables have an effect on financial literacy in one logit model.