

## Pengaruh literasi keuangan dan inklusi keuangan terhadap retirement planning = The effect of financial literacy and financial inclusion on retirement planning

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### Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan dan inklusi keuangan terhadap retirement planning. Penelitian ini menggunakan metode kuantitatif dengan jumlah responden sebanyak 236 orang dan diolah dengan metode analisis regresi linear berganda. Hasil penelitian menunjukkan bahwa literasi keuangan dan inklusi keuangan berpengaruh signifikan terhadap retirement planning yaitu semakin tinggi literasi keuangan maupun inklusi keuangan seseorang maka semakin baik retirement planning-nya. Di samping itu, hasil penelitian menunjukkan bahwa responden didominasi dengan tingkatan literasi keuangan sedang dengan presentase 55,08%, tingkatan inklusi keuangan sedang dengan presentase 57,20% dan tingkatan retirement planning yang tinggi dengan presentasi 52,54% dari jumlah responden. Peneliti juga melakukan penelitian tambahan dengan memilih salah satu faktor demografi yaitu penghasilan per bulan. Diketahui bahwa penghasilan per bulan juga ikut mempengaruhi retirement planning dimana semakin tinggi penghasilan perbulan seseorang maka semakin baik retirement planning-nya.

.....This study aims to determine the effect of financial literacy and financial inclusion on retirement planning. This study used a quantitative method with 236 respondents and processed by the method of multiple linear regression analysis. The results of the study show that financial literacy and financial inclusion have a significant effect on retirement planning, means that the higher financial literacy and financial inclusion of a person, the better their retirement planning. In addition, the results of the study showed that respondents were dominated by moderate financial literacy levels with a percentage of 55.08%, moderate financial inclusion levels with a percentage of 57.20% and high retirement planning levels with presentations of 52.54% of the total respondents. Researchers also conduct additional research by choosing one of the demographic factors, which is monthly income. The results that monthly earnings also influence retirement planning where the higher a person's monthly income, the better their retirement planning.