

Pengaruh Financial Socialization dan Financial Literacy terhadap Financial Well-Being dengan Financial Behavior sebagai Variabel Mediasi = Financial Socialization and Financial Literacy Effect on Financial Well-Being with Financial Behavior as Mediation Variable

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Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh dari Financial Socialization dan Financial Literacy terhadap Financial Well-Being dengan peran Financial Behavior sebagai yang mediasi. Penelitian menggunakan sampel karyawan swasta tingkat staf dan staf senior berdomisili di Jakarta, Bogor, Depok, Tangerang, dan Bekasi (Jabodetabek) berusia 21-35 tahun. Jumlah responden terkumpul pada penelitian ini sebanyak 251 responden. Penelitian diolah menggunakan metode Structural Equation Modeling dan software PLS-SEM. Hasil penelitian menunjukkan bahwa Financial Skills, Financial Self-Efficacy, dan Financial Behavior memiliki pengaruh positif terhadap Financial Well-Being. Financial Socialization, Financial Knowledge, Financial Skills memiliki pengaruh tidak langsung secara positif terhadap Financial Well-Being melalui Financial Behavior sebagai mediasi. Saran dan implikasi manajerial akan dijelaskan selanjutnya.

.....This study aims to determine the effect of Financial Socialization and Financial Literacy on Financial Well-Being with the role of Financial Behavior as a mediation. The study used a sample of staff-level private employees and senior staff living in Jakarta, Bogor, Depok, Tangerang and Bekasi (Jabodetabek) aged 21-35 years. The number of respondents collected in this study were 251 respondents. The research was processed using the Structural Equation Modeling method and PLS-SEM software. The results of the study show that Financial Skills, Financial Self-Efficacy, and Financial Behavior have a positive impact on Financial Well-Being. Financial Socialization, Financial Knowledge, Financial Skills have a positive indirect impact on Financial Well-Being through Financial Behavior as mediator. Managerial suggestions and implications will be explained next.