

# Pengaruh Literasi Keuangan Syariah dan Religiusitas Terhadap Financial Distress: Studi Kasus Mahasiswa Penerima Bantuan Keuangan di Universitas Indonesia = The Effect of Islamic Financial Literacy and Religiosity on Financial distress: Case Study of Students Recipient of Financial Aid at Universitas Indonesia

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## Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan syariah, religiusitas, dan karakteristik sosial ekonomi terhadap financial distress pada mahasiswa Universitas Indonesia yang menerima bantuan keuangan atau beasiswa. Jumlah sampel yang digunakan dalam penelitian ini yaitu 226 responden yang merupakan mahasiswa S1 Universitas Indonesia yang mendapatkan bantuan keuangan atau beasiswa serta beragama islam. Data dalam penelitian dikumpulkan melalui metode survei dengan menyebarkan kuesioner secara online. Pengelolaan data primer dilakukan menggunakan metode analisis regresi linier berganda dengan menggunakan bantuan software SPSS. Hasil dari penelitian menunjukkan bahwa literasi keuangan syariah dan religiusitas berpengaruh negatif dan signifikan terhadap financial distress. Karakteristik sosial ekonomi tempat tinggal dan keputusan berinvestasi berpengaruh terhadap financial distress.

.....This study aims to analyze the effect of Islamic financial literacy, religiosity, and socio-economic characteristics on financial distress among students at the University of Indonesia who receive financial assistance. The samples used in this study were 226 respondents who were undergraduate students at the University of Indonesia who received financial assistance or scholarships and were Muslim. Data in the study were collected through a survey method by distributing questionnaires online. Primary data management is carried out using multiple linear regression analysis using SPSS software. The results of the study show that Islamic financial literacy and religiosity have a negative and significant effect on financial distress. Socioeconomic characteristics of residence and investment decisions affect financial distress.