

Pengaruh Keyakinan Psikologis terhadap Kesejahteraan Finansial di Kalangan Angkatan Kerja: Perilaku Keuangan sebagai Variabel Mediasi di Wilayah DKI Jakarta = The Effect of Psychological Beliefs on Financial Well-Being among the Labour Force: Financial Behaviour as Mediating Variable in DKI Jakarta Area

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Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh dari keyakinan psikologis (subjective financial knowledge, financial attitude, dan locus of control) terhadap kesejahteraan finansial (financial well-being) dengan perilaku keuangan sebagai variabel mediasi. Sampel dari penelitian ini adalah angkatan kerja di wilayah DKI Jakarta. Jumlah responden yang berhasil dikumpulkan sebanyak 200. Data yang diperoleh kemudian diolah menggunakan metode Partial Least Square - Structural Equation Modeling (PLS-SEM) dengan software SmartPLS. Hasil penelitian menunjukkan bahwa subjective financial knowledge, financial attitude, dan locus of control berhubungan positif terhadap financial behavior secara signifikan. Financial behavior memiliki hubungan positif terhadap financial well-being. Financial behavior memediasi hubungan positif antara subjective financial knowledge dan financial attitude dengan financial well-being. Namun, Financial behavior tidak memediasi hubungan positif antara financial attitudes dengan financial well-being.

.....This study aims to determine the effect of psychological beliefs (subjective financial knowledge, financial attitude, and locus of control) on financial well-being with financial behavior as a mediating variable. The sample of this study is the labor force in the DKI Jakarta area. The number of respondents collected was 200. The data obtained was then processed using the Partial Least Square - Structural Equation Modeling (PLS-SEM) method with SmartPLS software. The results showed that subjective financial knowledge, financial attitude, and locus of control are significantly positively related to financial behavior. Financial behavior has a positive relationship with financial well-being. Financial behavior mediates the positive relationship between subjective financial knowledge and financial attitude with financial well-being. However, financial behavior does not mediate the positive relationship between financial attitudes and financial well-being.