

Hubungan antara Attitude Toward Money dan Financial Literacy pada Dewasa Muda = The Relationship between Attitude Toward Money and Financial Literacy among Young Adult

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Abstrak

Financial literacy merupakan pengetahuan tentang keuangan yang berguna untuk membuat keputusan keuangan. Ditambah lagi, faktor motivasi berupa attitude toward money yang dimiliki individu membuat ia lebih terdorong untuk mempelajari financial literacy. Penelitian ini merupakan penelitian kuantitatif dengan desain korelasional yang bertujuan untuk mengetahui hubungan antara attitude toward money dan financial literacy. Pengukuran attitude toward money menggunakan alat ukur Money Ethic Scale (MES) yang dikembangkan oleh Tang (1995) dan telah diadaptasi oleh Caesara (2014). Sedangkan untuk mengukur financial literacy, peneliti menggunakan alat ukur literasi keuangan yang dikembangkan oleh Chen dan Volpe (1998) yang telah dimodifikasi dan diadaptasi ke dalam Bahasa Indonesia oleh Irwan (2019). Pengambilan data dilakukan dengan menyebarkan kuesioner secara daring melalui media sosial. Dari 156 partisipan dewasa muda, ditemukan adanya hubungan positif signifikan antara attitude toward money ($M = 40.13$, $SD = 3.324$) dan financial literacy ($M = 8.74$, $SD = 2.280$), $r_s(156) = .146$, $p < .05$, one-tailed. Hasil dari penelitian ini memberikan manfaat teoritis terhadap bidang riset psikologi konsumen sekaligus saran kepada dewasa muda untuk memahami pentingnya sikap terhadap keuangan dalam peningkatan meningkatkan financial literacy individu.

.....Financial literacy is knowledge about finance that is useful for making financial decisions. In addition, the motivational factor in the form of an individual's attitude toward money makes him more motivated to study financial literacy. This research is a quantitative research with a correlational design that aims to determine the relationship between attitude toward money and financial literacy. Measuring attitude toward money uses the Money Ethic Scale (MES) measurement tool developed by Tang (1995) and has been adapted by Caesara (2014). Meanwhile, to measure financial literacy, researchers used a financial literacy measurement tool developed by Chen and Volpe (1998) which has been modified and adapted into Indonesian by Irwan (2019). Data collection was carried out by distributing questionnaires online through social media. From 156 young adult participants, it was found that there was a significant positive relationship between attitude toward money ($M = 40.13$, $SD = 3.324$) and financial literacy ($M = 8.74$, $SD = 2.280$), $r_s(156) = .146$, $p < .05$, one-tailed. The results of this study provide theoretical benefits to the field of consumer psychology research as well as suggestions for young adults to understand the importance of attitudes towards finance in increasing individual financial literacy.