

Pengaruh Financial Literacy terhadap Financial Wellbeing melalui Mediasi Financial Self-Efficacy Pada Generasi Milenial di DKI Jakarta = Impact of Financial Literacy on Financial Wellbeing through Mediation of Financial Self-Efficacy on Millennial Generation in DKI Jakarta

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Abstrak

Penelitian ini dilakukan untuk menganalisis adanya pengaruh financial literacy terhadap financial wellbeing melalui mediasi financial self-efficacy pada generasi milenial di DKI Jakarta. Generasi milenial merupakan bagian yang signifikan dari populasi masyarakat produktif dan berada pada masa kritis dalam pengambilan keputusan keuangan dan kesejahteraan keuangan pribadi mereka. Pada penelitian ini financial literacy diukur melalui dimensi financial awareness, financial experience, dan financial skill. Variabel financial wellbeing diukur melalui dimensi financial preparedness for emergency, current money management stress, dan perceived financial security. Penelitian ini menggunakan pendekatan kuantitatif yang dilakukan dengan menyebarkan kuesioner ke 188 responden secara online. Data yang didapat pada penelitian diolah menggunakan software IBM SPSS dan AMOS 21 dengan analisis statistik deskriptif dan analisis statistik inferensial melalui structural equation modeling. Hasil penelitian menemukan bahwa terdapat pengaruh positif antara financial literacy terhadap financial wellbeing pada generasi milenial di DKI Jakarta. Selain itu, ditemukan bahwa tidak ada efek mediasi variabel financial self efficacy pada pengaruh financial literacy terhadap financial wellbeing.

.....This study is aimed at analyzing the effect of financial literacy on financial wellbeing through the mediation of financial self-efficacy on the millennial generation in DKI Jakarta. The millennials formed a significant portion of productive-age demography, are in their critical period in financial decision-making which choices will impact their personal financial well-being. In this study, financial literacy is measured through the dimensions of financial awareness, financial experience, and financial skills. The financial wellbeing variable is measured through the dimensions of financial preparedness for emergencies, current money management stress, and perceived financial security. This research uses a quantitative approach whereby data is collected by distributing online questionnaires to 188 respondents. The data obtained in the study were processed using IBM SPSS software and AMOS 21 with descriptive statistical analysis and inferential statistical analysis through structural equation modeling. The results found that there is a positive influence between financial literacy on financial wellbeing in the millennial generation in DKI Jakarta. In addition, it was found that there was no mediating effect of financial self-efficacy variables on the effect of financial literacy on financial wellbeing.