

Pengaruh Financial Attitude, Financial Socialization, dan Financial Self-Efficacy terhadap Financial Satisfaction dengan Financial Behaviour sebagai Variabel Mediasi pada Generasi Milenial dan Generasi Z di Jabodetabek = The Influence of Financial Attitude, Financial Socialization and Financial Self-Efficacy on Financial Satisfaction with Financial Behavior as a Mediation Variable in the Millennial and Z Generation in Jabodetabek

Aghni Manika, author

Deskripsi Lengkap: <https://lib.ui.ac.id/detail?id=9999920565303&lokasi=lokal>

Abstrak

Penelitian ini dilatarbelakangi oleh adanya berbagai permasalahan dan fenomena keuangan yang dirasakan oleh Gen Z dan Gen Milenial. Penelitian ini bertujuan untuk memahami pengaruh berbagai faktor terhadap financial behaviour (FB) dan financial satisfaction (FS) individu di Jabodetabek. Penelitian ini dilakukan melalui tinjauan literatur yang diikuti dengan penyusunan kuesioner berdasarkan skala likert terkait FS. Data diperoleh dari 200 responden di Jabodetabek melalui kuesioner yang diisi secara mandiri dan dianalisis menggunakan Partial Least Square Structural Equation Modeling (PLS-SEM) untuk menguji model yang dihipotesiskan terkait FB dan FS individu. Hasil penelitian menunjukkan bahwa financial attitude (FA), financial socialization (FSOC), dan financial self-efficacy (FSE) berpengaruh signifikan terhadap FB. Selain itu, FA dan FB berpengaruh signifikan terhadap FS. Namun, FSOC dan FSE ditemukan tidak berpengaruh signifikan terhadap FS. Studi ini berkontribusi memberikan perspektif baru terkait FB dan FS yang mana hasilnya diharapkan dapat membantu OJK dalam merancang kebijakan dan program ekonomi inovatif untuk meningkatkan FS individu.

.....This research is motivated by various financial problems and phenomena experienced by Gen Z and Gen Millennials. This research aims to understand the influence of various factors on financial behavior (FB) and financial satisfaction (FS) of individuals in Jabodetabek. This research was carried out through literature observation followed by preparing a questionnaire based on a Likert scale related to FS. Data was obtained from 200 respondents in Jabodetabek through questionnaires filled out independently and analyzed using Partial Least Square Structural Equation Modeling (PLS-SEM) to test the hypothesized model regarding individual FB and FS. The research results show that Financial Attitude (FA), Financial Socialization (FSOC), and Financial Self-Efficacy (FSE) have a significant effect on FB. In addition, FA and FB have a significant effect on FS. However, FSOC and FSE were found to have no significant effect on FS. This study provides a new perspective regarding FB and FS, the results of which are expected to help OJK in designing innovative economic policies and programs to improve individual FS.