

The Influence Of Financial Education In The Family On The Financial Literacy Of Students Majoring In Management At University "X" In Jakarta

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Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh pendidikan keuangan dalam keluarga terhadap literasi keuangan mahasiswa jurusan manajemen Universitas X Jakarta. Penelitian ini merupakan penelitian kuantitatif. Populasi dalam penelitian ini adalah seluruh mahasiswa yang masih kuliah dan aktif di Jurusan Akuntansi Universitas X Jakarta, sedangkan sampel dalam penelitian ini adalah mahasiswa jurusan S1 Manajemen tahun 2020, 2021, dan 2022. Teknik pengumpulan data dalam penelitian ini penelitian adalah observasi, penyebaran kuesioner dan dokumentasi. Teknik analisis data yang digunakan adalah uji validitas dan reliabilitas, uji asumsi klasik, analisis regresi linier berganda, uji koefisien determinasi (R²), uji t, dan uji f dengan bantuan SPSS 22. Hasil penelitian menunjukkan pendidikan keuangan dalam keluarga berpengaruh positif dan signifikan terhadap literasi keuangan mahasiswa jurusan Manajemen Universitas X Jakarta.

Kata kunci: *Pendidikan Keuangan dalam Keluarga, Literasi Keuangan.*

Abstract

This study aims to determine the effect of financial education in the family on the financial literacy of students majoring in management at University X in Jakarta. This research is a quantitative research. The population in this study were all students who were still enrolled and active in the Accounting Department of University X in Jakarta, while the sample in this study were students majoring in Undergraduate Management in 2020, 2021, and 2022. The data collection techniques in this study were observation, questionnaire distribution and documentation. The data analysis techniques used are validity and reliability tests, classical assumption tests, multiple linear regression analysis, coefficient of determination (R²) tests, t tests, and f tests with the help of SPSS 22. The results showed that financial education in the family had a positive and significant effect on the financial literacy of students majoring in Management at University X in Jakarta.

Keywords: *Financial Education in the Family, Financial Literacy.*

INTRODUCTION

Every individual must be able to manage their own finances well. Therefore, they must be equipped with good financial knowledge in order to create harmony between the income they get and the expenses or consumption they need, because not all individuals have the same income and needs. Financial difficulties are not only caused by the influence of income, but can also be influenced by financial mismanagement, such as the absence of financial planning.

Financial management can be measured by the level of financial literacy possessed by each individual. Overall, financial literacy can be defined as a set of skills and knowledge that can help a person manage finances to achieve a more prosperous life in the future. In recent years,

In recent years, the issue of financial literacy has become one of the focuses of government policy in various countries, including Indonesia. Nababan & Sadalia (2013: 03) state that "Students are one component of society with a large enough number to contribute to the economy, because in the future students will enter the world of work and begin to be independent, including in financial management". Students as the next generation of the nation are considered very important in knowing the level of financial literacy, because students are one of the highly educated components of society, are considered capable of thinking critically and can optimize the role and function of students as agents of change and social control.

Based on previous research, financial literacy can be related to several factors, among the factors that

influence financial literacy include financial education in the family. Previous research conducted by Widayati (2012), and Shalahuddinta & Susanti (2014) showed the results that the financial education variable in the family had an effect on financial literacy.

METHOD

This research is quantitative research. According to Margono (2010: 105) "Quantitative research is a process of finding knowledge that uses data in the form of numbers as a means of finding information about what we want to know". The population in this study were all students who were still enrolled and active in the Management Department of X State University in Jakarta. While the sample in this study was a portion of the students majoring in Management who were taken with purposive sampling technique. The types and sources of data used in this study are primary data (data obtained directly from respondents) and secondary data (data not obtained directly from respondents) in the form of data on students majoring in Management at University X in Jakarta.

Data collection was carried out using observation, questionnaire (distributing questionnaires to respondents who were sampled in the study) and documentation methods. After the questionnaire is collected, a tabulation process is carried out which is an activity that describes the respondent's answer in a certain way. The documentation method was used to obtain data on the number of students majoring in Management at University X in Jakarta. The analysis design used is validity test and reliability test to analyze data validity, classical assumption test and multiple linear regression analysis used to analyze data statistics. Calculation of the coefficient of determination, f test, and t test are used for hypothesis testing. From the data analysis carried out, results and conclusions will be obtained in relation to the formulation of the problem under study, namely the effect of financial education in the family on the financial literacy of students majoring in Management at University X in Jakarta.

RESULTS AND DISCUSSION

Based on the results of research that has been conducted, the results show that financial education in the family partially has a positive and significant effect on the financial literacy of students majoring in Management at University X in Jakarta. When viewed from the tcount value of Financial Education in the Family (X1) is greater than the ttable value ($3.072 > 1.663$) with a significance level of $0.003 < 0.05$. These results indicate that the higher the financial education in the family will encourage the higher financial literacy in students majoring in Management at University X in Jakarta. Conversely, if financial education in the family is low, then financial literacy in students majoring in Management at University X in Jakarta will also decrease. The results of this analysis accept the hypothesis: H1: that financial education in the family (X) has a positive and significant effect on financial literacy (Y).

This is in line with research conducted by Fitriani (2017) which found that financial education in the family has a positive and significant effect partially on financial literacy. These results are also in accordance with the theory put forward by Mulyadi & Rizky (2012: 02) which states that a child will follow the behavior exemplified by his parents, starting from how to talk, behave, think, even to how to manage money. And Widayati (2012) which suggests that education to manage finances in the family contributes more to the formation of attitudes through exemplary, habituation, discussion and participation.

CONCLUSION

Based on the results of the study, it is concluded that partially and simultaneously, financial education in the family has a positive and significant effect on the financial literacy of students majoring in Accounting at University X in Jakarta.

Based on the results of the analysis and referring to the conclusions above, the following suggestions are made: 1) For parents to be able to maintain and improve financial education in the family, because the family is one of the environments that affect a child's financial literacy 2) For students to keep learning, especially in the financial sector in order to have literacy knowledge which has many benefits in everyday life. In addition, it is very important to develop positive financial habits and behaviors such as keeping records of

expenses, saving money and providing funds for unexpected expenses.

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