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THE INFLUENCE OF DEMOGRAPHIC, EDUCATIONAL AND PERSONALITY CHARACTERISTICS ON LEVEL OF FINANCIAL LITERACY AMONG UNIVERSITIES STUDENTS IN DKI JAKARTA

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Abstract: *This study research undergraduate students to examine the impact of demographic, educational and personality characteristics on financial literacy. The Mean, ANOVA, and Logistic Regression were used in conducting this analysis. With 123 of students from the 4 best universities in DKI Jakarta as respondents. The study further identified income, age, stream of education, types of college, and attitude of students as determinants of financial knowledge; and financial knowledge is unaffected by age, university affiliation, and financial influence. It is concluded that college students have basic level of financial knowledge. However, overall financial knowledge of the students is affected by some of their demographic, educational and personality characteristics.*

Keywords: Financial Literacy, Financial Behavior, Financial Influence, Financial Attitude, Financial Knowledge, Undergraduate Universities Students in DKI Jakarta

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Demografi riset masih terbatas di DKI, pengembangan riset bisa secara regional (provinsi) dan akumulasi secara nasional. Dalam kerangka konseptual terdapat komponen perilaku demografi yang memasukkan unsur income, ini perlu ditinjau ulang dalam studi ke depan.

Jakarta, 11 Juni 2021

Reviewer 1/2 **

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*dinilai oleh dua Reviewer secara terpisah

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