

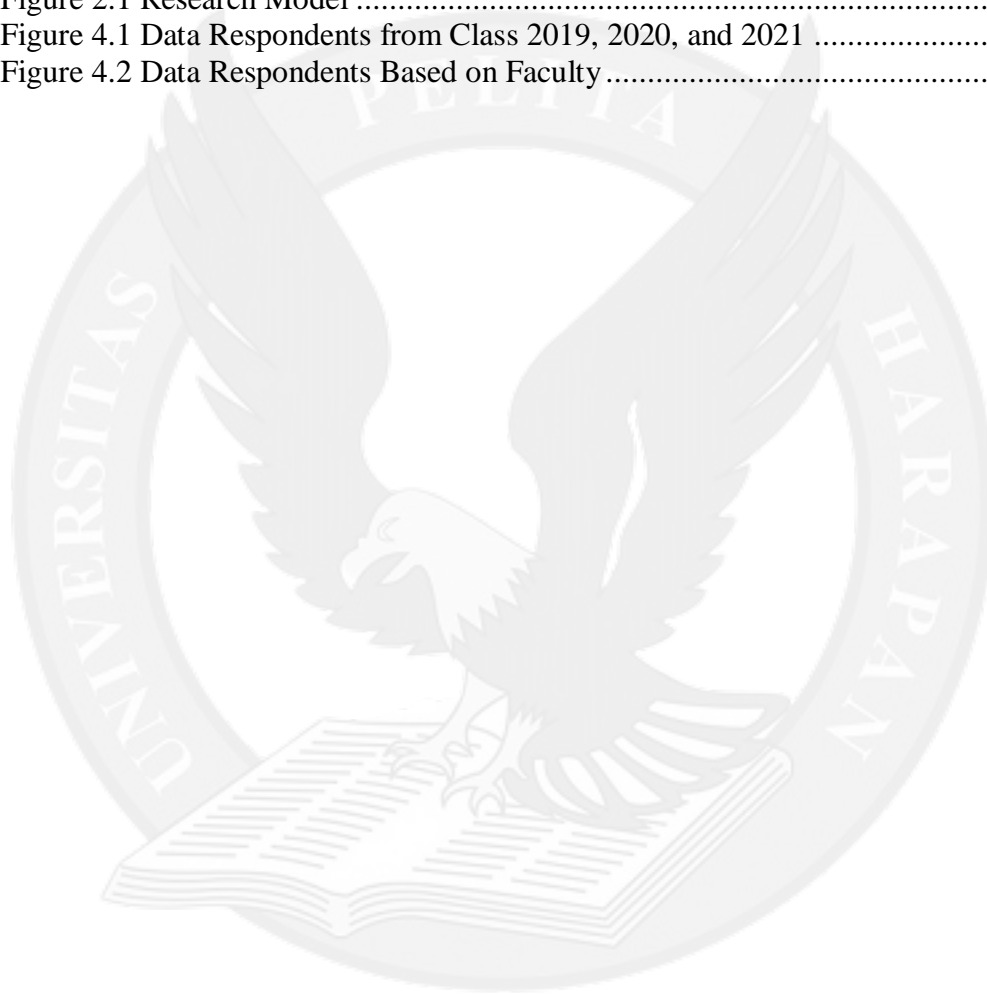
TABLE OF CONTENTS

	Page
TITLE	
FINAL ASSIGNMENT STATEMENT AND UPLOAD AGREEMENT	
THESIS APPROVAL	
THESIS DEFENSE COMMITTEE	
ABSTRACT	v
ACKNOWLEDGEMENT	vi
TABLE OF CONTENTS	viii
LIST OF FIGURES	x
LIST OF TABLES	xi
LIST OF APPENDICES	xii
CHAPTER I - INTRODUCTION	1
1.1 Background	1
1.2 Research Problem	6
1.3 Research Objective	7
1.4 Significance of the Study	8
1.5 Research Scope.....	9
1.6 Research Outline	9
CHAPTER II - LITERATURE REVIEW	11
2.1 Financial Well-Being	11
2.2 Financial Literacy	12
2.3 Financial Fragility.....	13
2.4 Parent's Socioeconomics	14
2.5 Financial Behavior.....	15
2.6 Hypothesis Development	16
2.6.1 The impact of parent's socioeconomics and financial behavior towards financial literacy	16
2.6.2 The impact of parent's socioeconomics and financial behavior towards financial fragility	18
2.6.3 The impact of parent's socioeconomics and financial behavior towards financial well-being	19
2.6.4 The impact of financial literacy towards financial fragility	21
2.6.5 The impact of financial literacy towards financial well-being	22
2.6.6 The impact of financial fragility towards financial well-being	23
2.7 Research Model.....	24
CHAPTER III - RESEARCH METHODOLOGY	25
3.1 Data.....	25
3.2 Measurement of Variables	28
3.3 Empirical Models	29
3.4 Data Analysis Method	31

3.4.1 Validity Test	32
3.4.2 Reliability Test.....	32
3.4.3 Classic Assumption Test	33
3.4.4 Marginal Effect Analysis	34
3.4.5 Hosmer and Lemeshow Test	35
CHAPTER IV - RESULT AND DISCUSSION	36
4.1 Distribution Questionnaire Result	36
4.1.1 Profile of Respondents	36
4.1.2 Descriptive Statistics	38
4.2 Data Analysis Result.....	46
4.2.1 Validity Test	47
4.2.2 Reliability Test.....	49
4.2.3 Classic Assumption Test	50
4.3 Empirical Result	52
4.3.1 Determinant of Financial Literacy	53
4.3.2 Determinant of Financial Fragility	55
4.3.3 Determinant of Financial Well-Being.....	57
4.4 Discussion	60
CHAPTER V - CONCLUSION AND RECOMMENDATION	64
5.1 Conclusion.....	64
5.2 Limitation.....	66
5.3 Recommendation	67
REFERENCES	68
APPENDICES.....	A-1

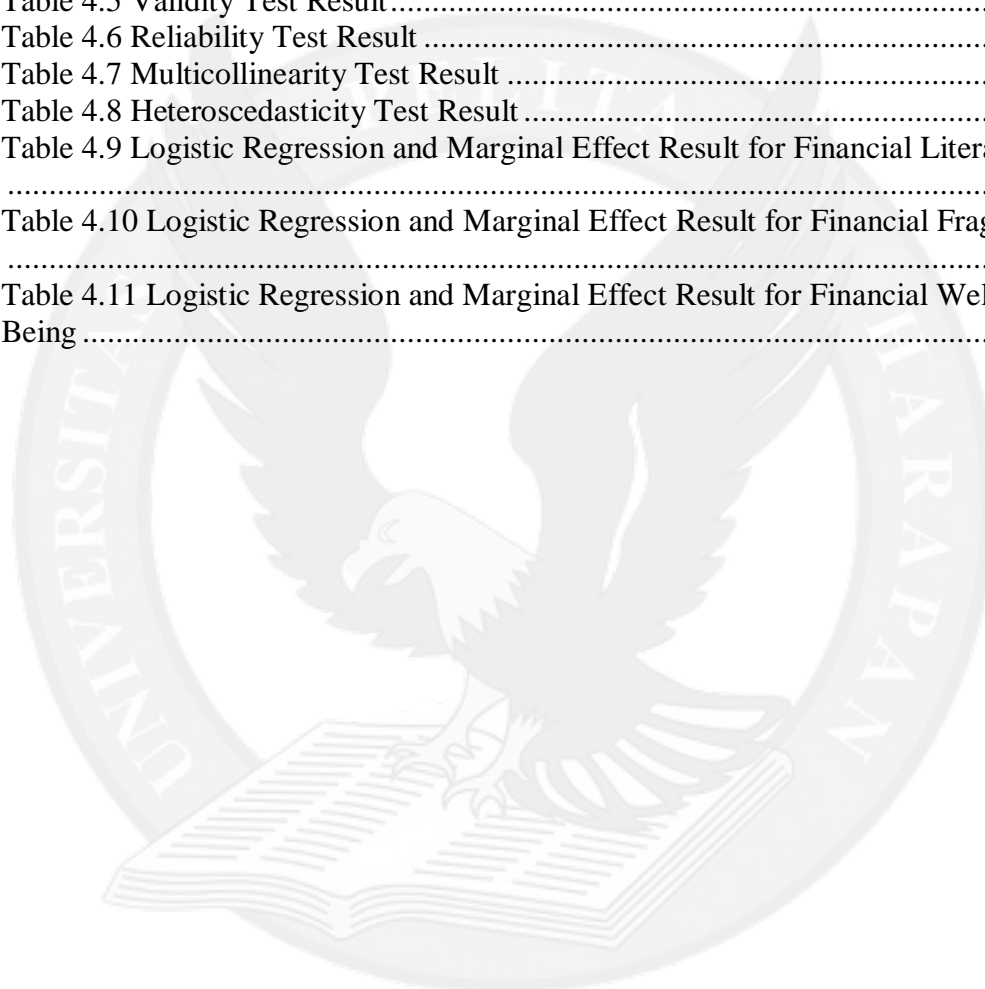
LIST OF FIGURES

	Page
Figure 1.1 Financial Literacy in Indonesia.....	2
Figure 1.2 Financial Literacy Index in Asia-Pacific Countries.....	3
Figure 1.3 Ways Students Search for Financial Knowledge.....	4
Figure 1.4 Money Parenting Index	5
Figure 1.5 Unemployment Rate in Indonesia.....	6
Figure 2.1 Research Model	24
Figure 4.1 Data Respondents from Class 2019, 2020, and 2021	37
Figure 4.2 Data Respondents Based on Faculty.....	37



LIST OF TABLES

	Page
Table 4.1 Respondent's Demographic, Parents Socioeconomics, Financial Behavior Answer	39
Table 4.2 Respondent's Answer towards Financial Literacy Questions	41
Table 4.3 Respondent's Answer towards Financial Fragility Questions	44
Table 4.4 Respondent's Answer towards Financial Well-Being Questions	46
Table 4.5 Validity Test Result	49
Table 4.6 Reliability Test Result	50
Table 4.7 Multicollinearity Test Result	51
Table 4.8 Heteroscedasticity Test Result	52
Table 4.9 Logistic Regression and Marginal Effect Result for Financial Literacy	54
Table 4.10 Logistic Regression and Marginal Effect Result for Financial Fragility	57
Table 4.11 Logistic Regression and Marginal Effect Result for Financial Well-Being	60



LIST OF APPENDICES

	Page
Appendix A - Questionnaire.....	A-1
Appendix B - Result of Validity and Reliability Test (STATA).....	B-1
Appendix C - Result of Logistic Regression and Marginal Effect Financial Literacy (STATA).....	C-1
Appendix D - Result of Logistic Regression and Marginal Effect Financial Fragility (STATA)	D-1
Appendix E - Result of Logistic Regression and Marginal Effect Financial Well-Being (STATA)	E-1

