

Abstract

Darence Hioe (01013200015)

Factors Affecting Financial Decisions of University Students in Indonesia

(xiii+171 pages; 5 figures; 44 tables; 6 appendices)

This research study has the purpose of finding and understanding the factors that affect the financial decisions of Indonesian university students in which it consists of six independent variable factors from a previous journal research of the same topic but with the evidence in Pakistan, with a modification of financial self-efficacy as the mediating variable for the financial decision of evidence in Indonesia. The research captures Indonesian university students both in Indonesia and studying overseas through a questionnaire distribution of google form. The statistical analysis for this research is by Smart PLS 4.0, conducting the preliminary test with 50 samples and 258 respondents for the actual test with the analysis of both descriptive and inferential statistics including all its essential elements to examine the result of the hypothesis testing since the research is quantitative method. The result shows that all independent variables were supported except the financial socialization agent variable as the previous research suggests. Moreover, the mediating variable of financial self-efficacy does mediate the independent variables, but not as effective as the direct effect between the independent variables with the financial decisions of university students.

Keyword: Financial Literacy, Money Ethics, Money Attitude, Time Preferences, Financial Experiences, Financial Socialization Agent, Financial Self-Efficacy, Financial Decisions, Indonesia.

References: 83 (1998-2023)