

## FINANCIAL LITERACY LECTURER IN SOUTH TANGERANG : SOCIOECONOMIC DETERMINANTS AND DEMOGRAPHIC FACTORS

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### ABSTRACT

The purpose of this study is to measure and test the influence of socioeconomic and demographic factors on improving financial literacy in lecturers in South Tangerang City. This type of research uses quantitative research with survey methods. The population is all college lecturers in South Tangerang city as many as 5,974 respondents and the sample number of 209 respondents with simple random sampling method. The data sources used are primary and secondary data. The data analysis method used is multiple regression with SPSS version 25. The results found that socioeconomic influence is positive and significant to financial literacy. Variable demographic factors have a positive and significant effect on financial literacy. The results of this study contribute to the field of financial accounting, especially related to socioeconomic factors, demographics and financial literacy that can provide information and input sources for the government, OJK community in helping to improve knowledge and understanding of financial services products as a form of improving financial literacy and needed from various parties especially from the academics of universities who can contribute to the development of theory and study of libraries.

**Keyword : Socioeconomic, Demographic, Financial Literacy**

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### ABSTRAK

Tujuan penelitian ini adalah untuk mengukur dan menguji pengaruh faktor sosial ekonomi dan demografis terhadap peningkatan literasi keuangan pada dosen di Kota Tangerang Selatan. Jenis penelitian ini menggunakan penelitian kuantitatif dengan metode survei. Populasinya adalah seluruh dosen perguruan tinggi di Kota Tangerang Selatan sebanyak 5.974 responden dan jumlah sampel 209 responden dengan metode simple random sampling. Sumber data yang digunakan adalah data primer dan sekunder. Metode analisis data yang digunakan adalah regresi ganda dengan SPSS versi 25. Hasil penelitian menemukan bahwa pengaruh sosial ekonomi positif dan signifikan terhadap literasi keuangan. Faktor demografis variabel memiliki efek positif dan signifikan pada literasi keuangan. Hasil penelitian ini berkontribusi pada bidang akuntansi keuangan, khususnya terkait faktor sosial ekonomi, demografi dan literasi keuangan yang dapat memberikan informasi dan sumber masukan bagi pemerintah, masyarakat, OJK dalam membantu meningkatkan pengetahuan dan pemahaman produk jasa keuangan sebagai bentuk peningkatan literasi keuangan dan dibutuhkan dari berbagai pihak terutama dari kalangan akademisi perguruan tinggi yang dapat berkontribusi dalam pengembangan teori dan kajian pustaka.

**Kata Kunci : Sosioekonomi, Demografi, Literasi Keuangan**

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### Introduction

Indonesian is one of the many developing countries in Southeast Asia that as the industrial revolution progressed from 4.0 to 5.0, there was a need for community involvement in economic development and growth. The form of community involvement can be the utilization of various financial products that suit the needs and expertise of the community so that welfare can be achieved in improving economic growth. Economic growth also needs to be underpinned by

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