ANALYSIS OF FACTORS INFLUENCING GEN Z UNIVERSITY STUDENTS' SAVING AWARENESS

THESIS

Submitted as one of the requirements to obtain

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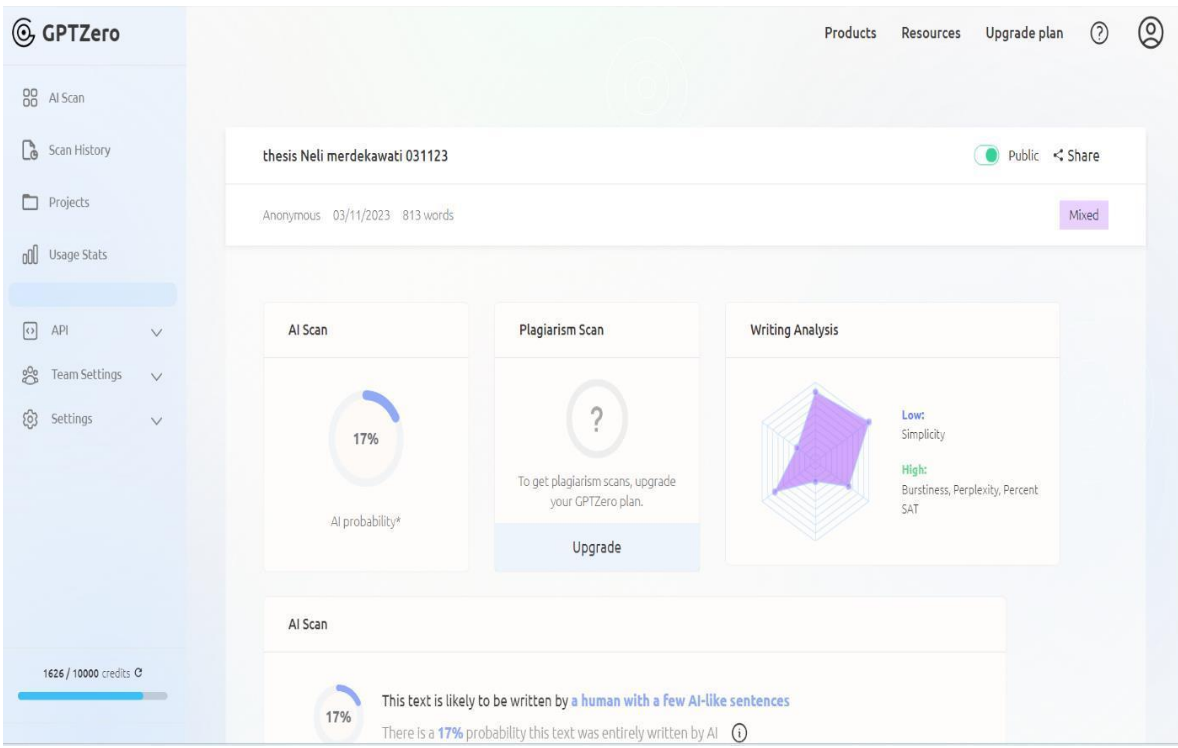

ABSTRACT

This research was conducted to determine the factors that influence the savings awareness of university students Gen Z in the Cikarang area. The population in this research is Gen Z born in 1997 - 2012 distributing questionnaires using Google Forms. In this study, 150 students were selected. The factors that will be studied to determine the awareness of saving in Gen Z are the influence of access to technological information, financial literacy, and financial planning. The savings awareness variable is the dependent variable in this research, while Access to information technology, Financial Literacy, and Financial Planning are independent variables. The data analysis method uses validity testing, reliability testing, and statistical hypothesis testing. Research data processing uses SPSS 27 software and Microsoft Excel. Based on the research results, knowing that financial literacy has a significant influence on students' Gen Z awareness of saving. The results of multiple linear regression analysis show that Access to technology information, Financial Literacy, and Financial planning simultaneously have a positive influence on Gen Z saving awareness. Moreover, supported by using financial planning in finance and easy access to information technology, the level of awareness of saving will be higher. This can be proven from the results of the T-test, for each variable the calculated T value is greater than the T table. The data analysis technique used in this research is multiple linear regression

keywords: Access to information technology, Financial Literacy, Financial Planning, Savings Awareness

ABSTRAK

Penelitian ini dilakukan untuk mengetahui faktor-faktor yang mempengaruhi kesadaran menabung pada mahasiswa Gen Z di wilayah Cikarang. Populasi dalam penelitian ini adalah generasi Z kelahiran tahun 1997 – 2012 yang menyebarkan kuesioner menggunakan Google Forms. Dalam penelitian ini dipilih 150 siswa. Faktor-faktor yang akan dikaji untuk mengetahui kesadaran menabung pada generasi Z adalah pengaruh akses informasi teknologi, literasi keuangan, dan perencanaan keuangan. Variabel kesadaran menabung merupakan variabel dependen dalam penelitian ini, sedangkan Akses terhadap teknologi informasi, Literasi Keuangan, dan Perencanaan Keuangan merupakan variabel independen. Metode analisis data menggunakan uji validitas, uji reliabilitas, dan uji hipotesis statistik. Pengolahan data penelitian menggunakan software SPSS 27 dan Microsoft Excel. Berdasarkan hasil penelitian diketahui bahwa literasi keuangan mempunyai pengaruh yang signifikan terhadap kesadaran menabung siswa generasi Z. Hasil analisis regresi linier berganda menunjukkan bahwa Akses terhadap informasi teknologi, Literasi Keuangan, dan Perencanaan Keuangan secara simultan mempunyai pengaruh positif terhadap kesadaran menabung Gen Z. Apalagi didukung dengan penggunaan perencanaan keuangan di bidang keuangan dan kemudahan akses terhadap teknologi informasi, maka tingkat kesadaran menabung akan semakin tinggi. Hal ini dapat dibuktikan dari hasil uji T, untuk masing-masing variabel nilai T hitung lebih besar dari T tabel. Teknik analisis data yang digunakan dalam penelitian ini adalah regresi linier berganda

kata kunci : Akses teknologi informasi, Literasi Keuangan, Perencanaan Keuangan, Kesadaran Menabung

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