

**PENGARUH *FINANCIAL SELF-EFFICACY* DAN *FINANCIAL LITERACY* TERHADAP *FINANCIAL BEHAVIOUR***  
(Studi pada Pengguna OVO di Indonesia)

**SKRIPSI**

Diajukan untuk Memenuhi Salah Satu Syarat Menempuh Ujian Sidang Sarjana  
Pendidikan Program Studi Pendidikan Bisnis



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**PENGARUH *FINANCIAL SELF-EFFICACY* DAN *FINANCIAL LITERACY* TERHADAP *FINANCIAL BEHAVIOUR* PADA PENGGUNA OVO DI INDONESIA**

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Sebuah skripsi yang diajukan untuk memenuhi salah satu syarat memperoleh gelar Sarjana Pendidikan pada Fakultas Pendidikan Ekonomi dan Bisnis

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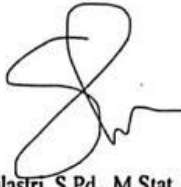

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**LEMBAR PENGESAHAN****PENGARUH *FINANCIAL SELF-EFFICACY* DAN *FINANCIAL LITERACY*  
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### **PERNYATAAN KEASLIAN SKRIPSI**

Dengan ini saya menyatakan bahwa skripsi dengan judul “**Pengaruh *Financial Self-Efficacy* dan *Financial Literacy* terhadap *Financial Behaviour* pada Pengguna OVO di Indonesia**” beserta seluruh isinya adalah benar-benar karya sendiri tidak melakukan penjiplakan atau pengutipan dengan cara-cara yang tidak sesuai dengan etika keilmuan yang berlaku dalam masyarakat keilmuan.

Atas pernyataan ini, siap menanggung resiko atau sanksi yang dijatuhkan apabila kemudian adanya pelanggaran terhadap etika keilmuan dalam skripsi ini atau ada klaim dari pihak lain terhadap keaslian skripsi ini.

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## ABSTRAK

Arif Abdul Basith Dzaki (1803860) “**Pengaruh *Financial Self-Efficacy* dan *Financial Literacy* terhadap *Financial Behaviour* (Studi pada Pengguna OVO di Indonesia)**”. Dibawah bimbingan Dr. Imas Purnamasari, S.Pd., M.M. dan Sulastri., S.Pd., M.Stat., M.M.

Penelitian ini bertujuan untuk mengetahui pengaruh *financial self-efficacy* dan *financial literacy* terhadap *financial behaviour*. Jenis penelitian yang digunakan adalah deskriptif dan verifikatif yaitu dengan menggambarkan variabel-variabel yang diteliti kemudian ditarik kesimpulan. Objek penelitian yang menjadi variabel terikat adalah *financial behaviour* (Y), kemudian *financial self-efficacy* (X<sub>1</sub>) dan *financial literacy* (X<sub>2</sub>) sebagai variabel bebas. Populasi dalam penelitian ini adalah Pengguna OVO di Indonesia. Sampel dalam penelitian ini sebanyak 400 responden. Teknik yang digunakan adalah SEM dengan alat bantu program IBM SPSS AMOS versi 26.0 for Windows. Hasil penelitian menunjukkan *financial self-efficacy* tidak berpengaruh terhadap *financial behaviour*. Kemudian *financial literacy* memiliki pengaruh terhadap *financial behaviour* pada Pengguna OVO di Indonesia. *Financial literacy* berpengaruh terhadap meningkatkan *financial behaviour*. Berdasarkan hasil penelitian ini dapat disimpulkan bahwa semakin tinggi tingkat *financial literacy* yang dimiliki oleh Pengguna OVO di Indonesia, maka akan semakin meningkat *financial behaviour* Pengguna OVO di Indonesia.

**Kata Kunci : Financial Self-Efficacy, Financial Literacy, Financial Behaviour, Pengguna OVO**

### ABSTRACT

*Arif Abdul Basith Dzaki (1803860) "The Influence of Financial Self-Efficacy and Financial Literacy on Financial Behaviour (Study of OVO Users in Indonesia)". Under the guidance of Dr. Imas Purnamasari, S.Pd., M.M. and Sulastri., S.Pd., M.Stat. M.M.*

*This study aims to determine the effect of financial self-efficacy and financial literacy on financial behaviour. The type of research used is descriptive and verification, namely by describing the variables studied and then conclusions are drawn. The research object which is the dependent variable is financial behaviour (Y), then financial self-efficacy ( $X_1$ ) and financial literacy ( $X_2$ ) as independent variables. The population in this study is OVO User in Indonesia. The sample in this study were 400 respondents. The technique used is structured equation model (SEM) with IBM SPSS AMOS version 26.0 for Windows. The results of the study show that financial self-efficacy didn't effect on financial behaviour. Then financial literacy did have effect on financial behaviour of OVO User in Indonesia. Financial literacy has an effect on improving financial behaviour. Based on the results of this study, it can be concluded that the higher the level of financial literacy possessed by OVO User in Indonesia, the more financial behaviour of OVO User in Indonesia will increase.*

**Keywords:** *Financial Self Efficacy, Financial Literacy, Financial Behaviour, OVO User*

## KATA PENGANTAR

Segala puji serta syukur yang penulis panjatkan pada hadirat Allah SWT, dengan segala limpahan rahmat, hidayah, taufik, dan inayah, karena atas karunia dan kehendak-Nya penulis dapat menyelesaikan skripsi dengan judul "**Pengaruh *Financial Self-Efficacy* dan *Financial Literacy* terhadap *Financial Behaviour* (Studi Pada Pengguna OVO di Indonesia)**" yang disusun untuk memperoleh temuan mengenai gambaran besarnya *financial self-efficacy* dan *financial literacy* terhadap *financial behaviour* pada pengguna OVO Indonesia.

Skripsi ini dikerjakan dengan sebaik dan seoptimal mungkin dengan harapan dapat bermanfaat. Apabila masih terdapat kekurangan dan kesalahan, dengan segala kerendahan hati penulis mengharapkan kritik dan saran yang membangun dalam rangka penyempurnaan skripsi dan untuk dijadikan sebagai landasan perbaikan yang berguna bagi pengembangan dan pengetahuan.

Bandung, 05 Januari 2024

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