

**HUBUNGAN ANTARA *FINANCIAL BEHAVIOR* DAN *FINANCIAL KNOWLEDGE* DENGAN *FINANCIAL WELL-BEING***

Diajukan kepada Universitas Islam Negeri Sunan Ampel Surabaya untuk Memenuhi Salah Satu Persyaratan dalam Menyelesaikan Program Studi S-1 Psikologi (S.Psi)



**SULIS SETIAWATI**

11010120033

**PROGRAM STUDI PSIKOLOGI  
FAKULTAS PSIKOLOGI DAN KESEHATAN  
UNIVERSITAS ISLAM NEGERI SUNAN AMPEL  
SURABAYA  
2024**

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Sulis Setiawati

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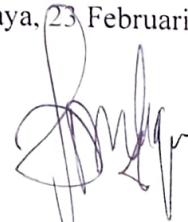
Oleh

SULIS SETIAWATI

11010120033

Telah Disetujui untuk Diajukan pada Sidang Skripsi

Surabaya, 23 Februari 2024



Soffy Balgies, M.Psi, Psikolog

NIP. 197609222009122001

HALAMAN PENGESAHAN

SKRIPSI

HUBUNGAN ANTARA *FINANCIAL BEHAVIOR* DAN  
*FINANCIAL KNOWLEDGE* DENGAN *FINANCIAL WELL-  
BEING*

Yang disusun oleh  
Sulis Setiawati  
11010120033

Yang dipertahankan di depan Tim Penguji  
Pada Tanggal 05 Maret 2024  
Mengetahui,



Dekan Fakultas Psikologi dan Kesehatan

Dr. Phil. Khoirun Niam

197907251996031004

Susunan Tim Penguji  
Penguji I

Soffy Balties, M.Psi, Psikolog

197602222009122001

Penguji II

Prof. Dr. Moh. Sholeh, M.Pd

195912091990021001

Penguji III

Nova Lusiana, M. Keb

198111022014032001

Penguji IV

Syafruddin Faisal Thohar, M.Psi., Psikolog

198505092020121008

LEMBAR PERNYATAAN PERSETUJUAN PUBLIKASI  
KARYA ILMIAH UNTUK KEPENTINGAN AKADEMIS

Sebagai sivitas akademika UIN Sunan Ampel Surabaya, yang bertanda tangan di bawah ini, saya:

Nama : Sulis Setiawati  
NIM : 11010120033  
Fakultas/Jurusan : Psikologi dan Kesehatan/Psikologi  
E-mail address : sulissetiawati455@gmail.com

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## INTISARI

Tujuan penelitian ini adalah menguji hubungan *financial behavior* dan *financial knowledge* dengan *financial well-being* pada karyawan dengan penghasilan tetap. Metode penelitian menggunakan kuantitatif korelasional, data didapatkan melalui kuesioner yang disebarakan melalui online dengan memanfaatkan fitur *googleform* kepada 150 subjek dengan kriteria karyawan swasta, karyawan BUMN, dan ASN yang memiliki penghasilan tetap. Dimana data yang telah terkumpul dianalisis dengan teknik korelasi pearson dan regresi berganda menggunakan aplikasi *software SPSS 23 for windows*. Hasil penelitian menunjukkan signifikan *financial behavior* maupun *financial knowledge* dengan *financial well-being*. *Financial behavior* memberikan sumbangan pengaruh terhadap *financial well-being* sebesar 29,1% . Sedangkan *financial knowledge* menyumbang pengaruh terhadap *financial well-being* sebesar 6,4%.

Katakunci: *financial behavior, financial knowledge, financial well-being*



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## ABSTRACT

*The aim of this research is to examine the relationship between financial behavior and financial knowledge with financial well-being in employees with a fixed income. The research method uses correlational quantitative, data obtained through questionnaires distributed online using the Googleform feature to 150 subjects with the criteria of private employees, BUMN employees and ASN who have a fixed income. Where the collected data was analyzed using Pearson correlation and multiple regression techniques using the SPSS 23 for Windows software application. The research results show significant financial behavior and financial knowledge with financial well-being. Financial behavior contributes to financial well-being by 29.1%. Meanwhile, financial knowledge contributes to financial well-being by 6.4%.*

*Keywords: financial behavior, financial knowledge, financial well-being*



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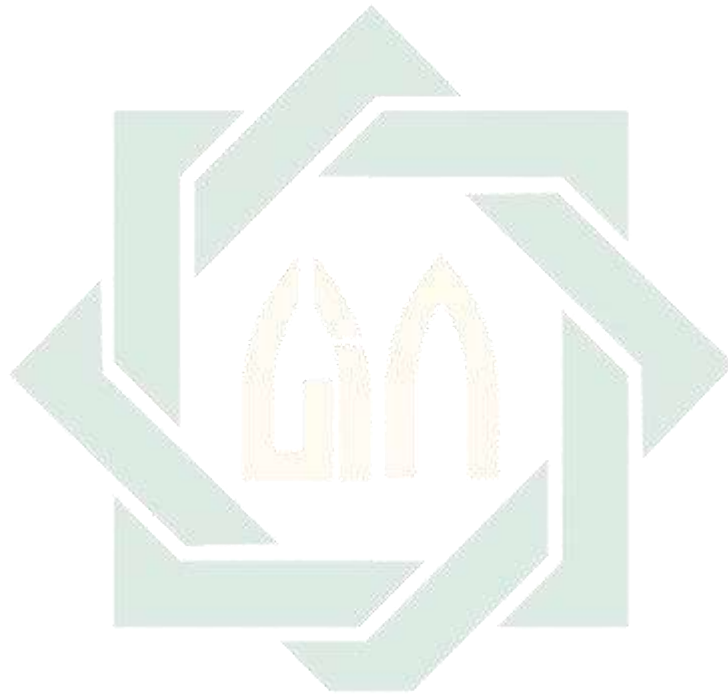
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