

Analysis of The Financial Behavior of The Millennial Generation at PT. Toyota Motor Manufacturing Indonesia 1

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Abstract

The purpose of this quantitative research is to determine the effect of financial literacy and lifestyle on the financial behaviour of the millennial generation at PT. Toyota Motor Manufacturing Indonesia 1. The millennial generation at PT. Toyota Motor Manufacturing Indonesia 1 was chosen as the object in this study, with a total population of 277 employees. The sample selection used simple random sampling method, and selected 164 respondents. Data collection by distributing questionnaires via google form. PLS (Partial Least Square) analysis was used to test data analysis, both validity and reliability testing and hypothesis testing through the Smart PLS 3 program with a significance level of 0,05. The results obtained include (1) financial literacy has a positive effect on financial behaviour, (2) lifestyle has a negative effect on financial behaviour.

Keywords: Financial Literacy, Lifestyle, and Financial Behavior.

Analisis Perilaku Keuangan Generasi Milenial Di PT. Toyota Motor Manufacturing Indonesia 1

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Abstrak

Tujuan dari penelitian kuantitatif ini adalah untuk mengetahui pengaruh antara literasi keuangan dan gaya hidup terhadap perilaku keuangan generasi milenial di PT. Toyota Motor Manufacturing Indonesia 1. Generasi milenial di PT. Toyota Motor Manufacturing Indonesia 1 dipilih sebagai objek dalam penelitian ini, dengan total populasi sebanyak 277 karyawan. Pemilihan sampel menggunakan metode *simple random sampling*, dan terpilih sebanyak 164 responden. Pengumpulan data dengan menyebarkan kuesioner melalui *google form*. Analisis PLS (*Partial Least Square*) digunakan untuk uji analisis data baik pengujian validitas maupun reliabilitas serta uji hipotesis melalui program *Smart PLS 3* dengan taraf signifikansi 0,05. Hasil yang diperoleh meliputi (1) literasi keuangan berpengaruh dan positif terhadap perilaku keuangan, (2) gaya hidup berpengaruh dan negatif terhadap perilaku keuangan.

Kata Kunci: Literasi Keuangan, Gaya Hidup, Perilaku Keuangan