



UNIVERSITAS NEGERI MAKASSAR

BERLAYAR DAN BERTRANSFORMASI

60 Pemikiran untuk INDONESIA
yang Berdaya Saing

DIPERSEMBAHKAN DALAM RANGKA
DIES NATALIS KE-60 UNM

TRANSFORMASI PENDIDIKAN BERKUALITAS BERBASIS ENTERPRENEURSHIP
DI ERA MERDEKA BELAJAR - KAMPUS MERDEKA



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Kata Pengantar

Assalamu'alaikum Warahamatullahi Wabarakatuh

Puji Syukur Kehadirat Allah SWT atas limpahan rahmat dan hidayahNya sehingga dapat menyelesaikan buku yang dipersembahkan untuk Dies natalies ke-60 UNM. Salam dan Taslim tercurah kepada baginda Nabi Muhammad SAW, yang merupakan suri tauladan yang paling baik bagi ummat manusia hingga akhir zaman.

Selama 6 dasawarsa, Universitas Negeri Makassar telah memberikan kontribusi yang positif dan nyata bagi pembangunan sumber daya manusia di Indonesia pada umumnya dan di Kawasan Timur Indonesia pada khususnya. Selama 6 dasawarsa, dengan semangat pinisi sang legenda maritim menjadi bukti kegagahan para pelaut Nusantara, Universitas Negeri Makassar telah mengarungi berbagai samudera perubahan dan gelombang disrupsi zaman, memajukan pendidikan dan ilmu pengetahuan, untuk Indonesia yang berdaya saing.

"Berlayar" merupakan kata yang tepat untuk merefleksikan perjalanan Universitas Negeri Makassar dalam mengabdikan mengembangkan ilmu pengetahuan dan teknologi. Dengan semangat pinisi berlayar nenek moyang pendahulu telah membuktikan bahwa mereka merupakan pelaut tangguh yang berhasil menaklukkan lautan dengan melintasi tujuh samudera. Pinisi merupakan satu-satunya kapal yang mampu berlayar mengarungi 5 benua. Demikian pula dengan Universitas Negeri Makassar yang telah selama 6 dasawarsa mengarungi "samudera" perubahan ilmu pengetahuan dan "benua" disrupsi zaman dan teknologi dengan tetap berkontribusi dalam pengembangan ilmu pengetahuan dan teknologi di tengah zaman yang berubah.

"Bertransformasi" merupakan kata yang tepat untuk merefleksikan perjalanan Universitas Negeri Makassar dalam beradaptasi dengan perubahan dan disrupsi zaman. Disrupsi yang ditandai dengan VUCA yang merupakan singkatan dari volatility, uncertainty, complexity, dan ambiguity memperhadapkan kita pada perubahan yang sangat cepat, tidak terduga, dipengaruhi oleh banyak faktor yang sulit dikontrol, dan kebenaran serta realitas menjadi sangat subyektif, sehingga menuntut setiap organisasi mampu beradaptasi dan melakukan inovasi untuk menghadapi setiap disrupsi, khususnya beradaptasi dengan perubahan yang mampu mendukung implementasi merdeka belajar kampus merdeka.



Melalui hal tersebut, untuk memperingati 6 dasawarsa Universitas Negeri Makassar "berlayar" dan "bertransformasi" telah terkumpul 60 tulisan yang merupakan hasil riset atau pemikiran akademisi-akademisi Universitas Negeri Makassar yang pakar di bidangnya masing-masing untuk berkontribusi dalam meningkatkan kualitas sumber daya manusia dan pengembangan ilmu pengetahuan dan teknologi menuju Indonesia yang berdaya saing. 60 tulisan tersebut berdasarkan temanya masing-masing sesuai dengan filosofi dies natalis Universitas Negeri Makassar yang ke 60 tahun layak untuk diberikan judul: Universitas Negeri Makassar Berlayar dan Bertransformasi: 60 Pemikiran untuk Indonesia yang Berdaya Saing

Demikian perngantar ini, semoga kumpulan 60 tulisan ini dapat menjadi salah satu kontribusi UNM untuk Indonesia yang berdaya saing.

Wassalamu'alaikum Warahamatullahi Wabarakatuh

Rektor,

Prof. Dr. Ir. H. Husain Syam, M.TP., IPU., ASEAN Eng.

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Assessing The Financial Literacy of College Student

Samirah Dunakhir

Universitas Negeri Makassar

Abstract

Financial literacy is a basic requirement for everyone to avoid financial problems. Financial difficulties can arise if there is an error in financial management. In order to achieve financial prosperity, a person needs to have good knowledge, attitudes, and ability to implement a healthy personal finance. The extent to which a person has knowledge, attitude and ability to manage his/her finances is known as financial literacy. The national financial literacy survey conducted by OJK in 2016 showed that only 29.7% of Indonesia's total population was classified as well literate (having knowledge and beliefs about financial service institutions and financial service products, including features, benefits and risks, rights and obligations related to financial products and financial services, as well as having skills in using financial products and services). Since conducting a national survey related to financial literacy, OJK has continued to educate the public and the younger generation (students) through seminars and smart financial socialization. According to the commissioners of the Financial Services Authority, students are not enough just to be literate, but also need to be financially literate. This is important because one of known ways to increase the growth of people's welfare is to increase public financial literacy. In this context, the paper attempted to describe the students' financial literacy that enroll in some universities in Makassar South Sulawesi. The data was collected through questionnaire as the primary source. The tools used for the analysis was SPSS. The results showed that the students' financial literacy mostly in low level category.

Keywords: financial literacy; formal education; informal education

I. Introduction

Financial management is everybody responsibility since it is closely related to the needs of daily life. In the global era, one needs become more complex. This has influenced consumer behavior such as the formation of consumptive behavior. The behavior could make shopping goals became more abstract so the shoppers made more unplanned purchases.

Everybody should have personal financial goals such as having enough for short-term financial needs, planning for retirement, or saving for unpredicted expenses. Therefore, one should come up with a plan to fulfill those needs within his/her financial constraints. Financial difficulties are not just about income, but more about financial planning. One should be able to distinguish between good and bad advice and make savvy decisions when it comes to financial matters. Thus, it is important for an individual to become financially literate.

Financial literacy, as stated by The Financial Services Authority (OJK), is knowledge, skills and beliefs that influence attitudes and behaviors to improve the quality of decision making and financial management in order to prosper (Soetiono & Setiawan, 2018). Overall, financial literacy can be interpreted as a set of skills and knowledge that can help someone in managing finances to achieve a more prosperous life in the future. Financial literacy in the form of an understanding of all aspects of personal finance is not to complicate or curb someone in enjoying life, but instead with financial literacy, individuals or families can enjoy life by utilizing their financial resources appropriately in order to achieve their personal financial goals (Warsono, 2010). Even with limited financial resources, if it is balanced with good financial literacy, a person will be easier to achieve his life goals and can control money properly.

According to the commissioners of the Financial Services Authority "School students are not enough just to be literate, but also need financial literacy". This is important because one way to increase the growth of people's welfare is to increase public financial literacy, including the younger generation. Nababan & Sadalia (2013: 03) states that "Students are one component of society with a sizable amount in contributing to the economy, because in the future students will enter the workforce and begin to be independent, including in financial management". Students as the next generation of the nation are considered very important influence in knowing the level of financial literacy, because students are one of the components of society with high education, are seen as able to think critically and can optimize the role and function of students as agents of change and social control. Based on these, the main problem of this study was: *How is the level of student financial literacy at universities in Makassar South Sulawesi?*

II. Literature Review

The Indonesian National Financial Literacy Strategy (2017) states that "Financial literacy is knowledge, skills and beliefs that influence attitudes and behaviors to improve the quality of decision making and financial management in order to prosper". Meanwhile, Bhushan & Medury (2013: 155) explain that "Financial literacy is the ability to make informed judgments and to take effective decisions regarding the use and management of money. Financial literacy enables individuals to improve their overall well-being". This statement describes that financial literacy is the ability to make informed judgments and to make effective decisions regarding the use and management of money, financial literacy enables individuals to improve their overall well-being. In the meantime, the Financial Services Authority (OJK) (2016) states that a person's level of financial literacy is divided into four types: Well Literate, Sufficient literate, Less literate, Not literate. According to Chen & Volpe (1998) several indicators included in financial literacy are 1) general personal finance knowledge, 2) savings and loans, 3) insurance, 4) investment (investment).

A person's financial literacy is influenced by several factors. Shochib (1998: 107) states that:

Children's appreciation based on conscience towards the efforts of parents who instill a sense of ownership and develop moral economic values, can be seen in the display of children's behavior. The child will display a work ethic. Their understanding and understanding of the meaning of money and efforts to obtain it, the growth of attitudes and frugal behavior, independence in managing personal finances, as well as from their attitude in appreciating the meaning of a toil or hard work.

According to the Financial Services Authority (OJK, 2017) factors that influence financial literacy are gender, education level, income level. According to Widayati (2012) factors that influence financial literacy are parents' socioeconomic status, family financial management education, financial learning in state universities. Many factors could affect a person's financial literacy. However, in this study the authors wanted to know the influence of financial education factors in the family and learning in higher education on student financial literacy. The family is a place where the first time a person gets all the knowledge from parents that takes place continuously and college period is the first time for most students to manage finances independently without full supervision from parents (Shalahuddinta & Susanti, 2014). Students are in a very complex period because while studying at the University, they must learn to be financially independent and be responsible for the decisions they make (Melmusi, 2017). So students are a transitional period of financial independence and in college students must make plans that will affect their welfare and success in the future. Therefore,

students need greater knowledge about financial management both from their families and during their studies in college.

Mulyadi & Rizky (2012: 02) stated that "A child will follow the behavior exemplified by his parents, starting from the way he talks, behaves, thinks, even how to manage money". Owen (2003) an expert in financial intelligence in children states that:

To have good financial management skills, at least children must be trained to be diligent in saving, make payments independently of their additional needs, manage pocket money, do certain homework to get extra allowance, look for light work outside the home, donate, and invest.

Learning in higher education also has an important role in the process of forming student financial literacy. Students live in diverse and complex economic environments so increasing financial education needs are needed. Some countries have recognized the need for financial literacy to be taught in class. Trianto (2009: 19) states that:

Learning is essentially the conscious effort of the teacher to learn the students (direct the interaction of students with other learning resources) in order to achieve the expected goals. Effective and efficient learning will help students have the ability to understand, assess and act in their financial interests.

III. Research Method

The variable for this research was financial literacy. Financial literacy can be interpreted as knowledge and understanding of financial concepts that have the goal of achieving prosperity. The level of student financial literacy was measured by the Basic Knowledge Aspects of Personal Finance, Savings and Loans, Insurance, and Investment adopted from Chen and Volpe's research in 1998.

This research was a quantitative research. According to Margono (2010: 105) "Quantitative research is a process of finding knowledge that uses data in the form of numbers as a means of finding information about what we want to know". Therefore, the population for this study was university student. Sugiyono (2016: 80) said that "population is a generalization area consisting of: objects / subjects that have certain qualities and characteristics determined by researchers to be studied and then drawn conclusions". The population in this study were students of the Faculty of Economics, particularly the Accounting Study Program, who were registered at the campus in the city of Makassar, South Sulawesi Province.

Data collection was carried out using the questionnaires (distributing questionnaires to the respondents who were sampled in the study). After the questionnaire has been collected, a tabulation process was carried out which was an activity that describes the respondent's answer in a certain way. The documentation method was carried out to obtain the amount of data of students majoring in Accounting S1 Faculty of Economics in South Sulawesi. The

analysis design used was the validity and reliability test to analyze the validity of the data, and the descriptive statistics data analysis using SPSS.

IV. Result

The population and sample in this study were undergraduate accounting students registered at 8 (eight) campuses in the city of Makassar. The number of questionnaires spread was 160 where each sample of the research campus was 20 questionnaires.

a. Respondent Data by Gender

Based on the questionnaire, there were more female respondents (114 respondents or 71 percent) than the male (46 respondents or 29 percent).

Table 1. Respondent Data by Gender

| Gender | Amount | Percentage (%) |
|--------|--------|----------------|
| Male | 46 | 29 |
| Female | 114 | 71 |
| Total | 160 | 100 |

b. Respondent Data Based on Age

From the questionnaires, it could be seen that the majority of respondents were 21 years old, which was 74 students or 46.2 percent and 22 years old (59 students or 36.9 percent).

Table 2. Respondent Data Based on Age

| Age | Amount | Percentage (%) |
|-------|--------|----------------|
| 20 | 7 | 4,4 |
| 21 | 74 | 46,2 |
| 22 | 59 | 36,9 |
| 23 | 13 | 8,1 |
| 24 | 7 | 4,4 |
| Total | 160 | 100 |

The instrument used in this research was a questionnaire about the level of student financial literacy. The questionnaire that was distributed contained questions about general financial knowledge, savings and loans, insurance, and investment as adapted from Chen and Volpe in 1998. Table 3 presents a summary of the instrument for the variable Financial literacy level of students.

Table 3 Grid of Research Instruments for Student Financial Literacy Level Aspects of Basic Knowledge of Personal Finance, Savings and Loans, Insurance and Investment

| Aspects | Questions |
|---------------------------------------|--|
| General Knowledge of Personal Finance | 1. Liquidity of an asset |
| | 2. Benefits of personal finance knowledge |
| | 3. Knowledge of net assets |
| | 4. Knowledge of expenses and income |
| | 5. Knowledge of personal financial planning |
| Saving and Loan | 6. Deposit characteristics |
| | 7. Knowledge of credit card interest |
| | 8. Knowledge of compound interest |
| | 9. Knowledge of the benefits of saving |
| | 10. Knowledge of loan types |
| Insurance | 11. General knowledge about insurance |
| | 12. Knowledge of insurance premiums |
| | 13. Community groups that have the greatest risk |
| | 14. Knowledge of types of insurance |
| | 15. Knowledge of insurance risk |
| Investment | 16. Knowledge of stock types |
| | 17. Knowledge of long-term investment |
| | 18. Knowledge of investment risks |
| | 19. Knowledge of mutual funds |
| | 20. Effect of price on investment |

Source: Chen dan Volpe (Anastasia Sri M and Suramaya Suci Kewal, 2012)

The data analysis technique used for the variable level of student financial literacy in this study was descriptive analysis, namely an analytical technique that describes the characteristics of the data. For the level of financial literacy data obtained from respondents' answers to 20 questions adopted from Chen and Volpe (1998). Correct answers were then counted and divided by the total number of questions then multiplied by 100 percent. Each question that was answered correctly would get a score of 1 and if it was wrong it would be given a score of 0.

$$\text{Number of Correct Answers} / \text{Number of Questions} \times 100 \%$$

The results of these calculations would then be compared with the criteria for financial literacy levels according to Chen and Volpe. Financial

literacy is said to be high if the correct score exceeds 80%, medium if the correct score is between 60% - 80%, and low if the correct score is less than 60%.

The results of the study on the variable level of financial literacy in students of the Faculty of Economics who were registered at several universities in the city of Makassar, South Sulawesi Province can be seen in Table 5. 4. The way to calculate the level of student financial literacy was by dividing the number of correct answers by the total number of questions and then multiplying by 100%. The lowest score was respondents who were only able to answer 7 questions correctly out of 20 given questions (35%) and the highest score was respondents who were able to answer 15 questions correctly out of 20 questions given (75%). The average (mean) of respondents who could answer questions correctly was 57% which indicated that the level of financial literacy of students of the Faculty of Economics in Makassar, South Sulawesi was at a low level (<60%).

Table 4. Percentage of Overall Financial Literacy Level

| Descriptive Statistics | | | | | |
|------------------------|-----|---------|---------|-------|----------------|
| | N | Minimum | Maximum | Mean | Std. Deviation |
| Correct answer | 160 | .35 | .75 | .5703 | .06151 |
| Valid N (listwise) | 160 | | | | |

Table 5 shows that 57% of students had a low level of financial literacy, which was only able to answer correctly below 60% and only 43% of respondents who had an intermediate category that was able to answer correctly between 60%-80% and none of the respondents who were able to answer correctly above 80% (high category).

Table 5. Student Financial Literacy Level

| Category | Amount | Percentage |
|----------|--------|------------|
| Low | 91 | 57% |
| Midle | 69 | 43% |
| High | - | - |
| Total | 160 | 100 |

V. Conclusion

Based on the results of research that has been carried out by researchers, it can be concluded that the level of financial literacy of students at several universities in Makassar, South Sulawesi is at a low level (<60%), which is indicated by the average (mean) respondents who can answer

questions with correct that is equal to 57%. Meanwhile, gender and age did not appear to have a significant effect on Student Financial Literacy.

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