

ABSTRAK

PENGARUH FINANCIAL KNOWLEDGE, SPENDING KNOWLEDGE, SAVING KNOWLEDGE, INDEBTEDNES KNOWLEDGE TERHADAP FINANCIAL FRAGILITY

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Financial fragility (kerapuhan keuangan) adalah situasi di mana guncangan keuangan kecil dapat menyebabkan krisis ekonomi. Guncangan finansial, seperti pengangguran sementara atau permanen, cacat fisik, perceraian, kematian, perubahan suku bunga pinjaman, serta pasar saham juga menjadi salah satu faktor penyebab kerapuhan finansial. Penelitian ini bertujuan untuk mengetahui pengaruh *financial knowledge*, *spending knowledge*, *saving knowledge*, *indebtednes knowledge* terhadap *financial fragility*. Sampel penelitian ini menggunakan 140 responden pada ibu-ibu rumah tangga di Kota Bandar Lampung. Penelitian ini menggunakan data primer dengan metode pengujian hipotesis menggunakan Regresi linear Berganda. Hasil penelitian menunjukkan bahwa secara parsial *financial knowledge* dan *indebtednes knowledge* berpengaruh signifikan terhadap *financial fragility* pada ibu-ibu rumah tangga di Kota Bandar Lampung. Sedangkan secara parsial *spending knowledge* dan *saving knowledge* tidak berpengaruh signifikan terhadap *financial fragility* pada ibu-ibu rumah tangga di Kota Bandar Lampung.

Kata Kunci : *Financial Knowledge, Spending Knowledge, Saving Knowledge, Indebtednes Knowledge Dan Financial Fragility.*

ABSTRACT
**THE EFFECT OF FINANCIAL KNOWLEDGE, SPENDING KNOWLEDGE,
SAVING KNOWLEDGE, AND INDEBTEDNESS KNOWLEDGE ON
FINANCIALFRAGILITY**

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Financial fragility is a situation where a small financial shock can cause an economic crisis. Financial shocks, such as temporary or permanent unemployment, physical disability, divorce, death, changes in loan interest rates, and the stock market are also factors causing financial fragility. The putrpose of this study was to find the effect of financial knowledge, spending knowledge, saving knowledge, and indebtedness on financial fragility. The sample in this study was 140 housewives who live in Bandar Lampung. This study used primary databy testing the hypothesis using the multiple linear regression analysis. The result found that partially financial knowledge and indebtedness knowledge had an effect on financial fragility of the housewives in Bandar Lampung, while spending knowledge and saving knowledge had no effect on financial fragility of the housewives in Bandar Lampung.

Keywords: Financial Knowledge, Spending Knowledge, Saving Knowledge, and
Indebtedness Knowledge