

TABLE OF CONTENTS

CHAPTER 1 INTRODUCTION	9
1.1 Background.....	9
1.2 Problem Statement	15
1.3 Research Purposes	16
1.4 Research Benefits	16
1.5 Structure Framework	17
CHAPTER 2 LITERATURE REVIEW	24
2.1 Theoretical Review	24
2.1.1 Self-Efficacy Theory	24
2.1.2 Various Aspects in Financial Literacy	28
2.1.3 Financial Literacy Categories.....	31
2.1.4 Financial Literacy Indicator	32
2.2 Financial Behavior	32
2.2.1 Financial Behavior Indicator	34
2.3 Financial Attitude	34
2.3.1 Financial Attitude Indicator	35
2.4 Gender Theory	36
2.4.1 Gender Equality and Justice	37
2.5 Previous Researches.....	38
CHAPTER 3 METHODOLOGY	41
3.1 Previous Research	41
3.2 Place and Time of Research	41
3.3 Definition of Operational Variables	42
3.4 Population and Samples	45
3.4.1 Populations.....	45
3.4.2 Sample	46
3.5 Types of Data.....	48
3.6 Method of Collecting Data.....	50
3.7 Data Analysis Technique	51
3.7.1 Instrument Test	52

3.8 Hypothesis Analysis.....	55
CHAPTER 4 RESULTS AND DISCUSSION	57
4.1 Respondents Overview	57
4.2 Analysis Research Results	60
4.2.1 Distribution of Respondents' Answers to Related Variables.....	60
4.2.2 Distribution of Respondents' Answers for Financial Literacy Variables	60
4.2.3 Distribution of Respondents' Answers for Financial Behavior Variables	62
4.2.4 Distribution of Respondents' Answers Financial Attitude Variables	63
4.3 Hypothesis Testing Results	66
4.3.1 Different Test (One Way ANNOVA)	66
4.3.2 Hypothesis Testing Recapitulation.....	72
4.4 Discussion.....	74
4.4.1 Differences in Financial Literacy, Financial Behavior, and Financial Attitude by Gender .	74
4.4.2 Differences in Financial Literacy, Financial Behavior, and Financial Attitude based on Study Program	76
4.4.3 Differences in Financial Literacy, Financial Behavior, and Financial Attitude based on Stamp.....	77
4.4.4 Differences in Financial Literacy, Financial Behavior, and Financial Attitude based on GPA	77
CHAPTER 5 CONCLUSSIONS AND RECCOMENDATIONS	79
5.1 Conclusions.....	79
5.2 Recommendations.....	80