

STUDENT FINANCIAL WELL-BEING: PERSONAL FACTORS AND FINANCIAL BEHAVIOR AS AN ANTECEDENT OF FINANCIAL WELL-BEING

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ABSTRACT

Financial well-being is related to objective and subjective aspects that contribute to a person's assessment of his current financial situation. Students are individuals who often feel stressed because of their financial condition. This study aims to determine the antecedents of *financial well-being* in students. The variables used in this study include materialism, *financial behavior*, and *financial self-efficacy*. The data collection technique used a questionnaire that was distributed to respondents online. The number of samples used in this study were 147 respondents. Analysis of the data used in this study using multiple linear regression analysis. The results of data analysis show that materialism has a negative and significant effect on *financial well-being* and *financial behavior* has a positive and significant effect on *financial well-being*.

Keywords: materialism, *financial behavior*, *financial self-efficacy*, *financial well-being*.

Kata Kunci: *materialism*, *financial behavior*, *financial self-efficacy*, *financial well-being*