

# ANALYSIS OF LECTURE'S FINANCIAL LITERACY IN STATE UNIVERSITY OF YOGYAKARTA

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## ABSTRACT

This study aimed to determine the effects of gender, locus of control and the love of money towards the level of financial literacy on lecturers in Yogyakarta State University. This research is a causal comparative study that aims to clarify the relationship between the variables studied, in this case is the effect of financial literacy in the investment decision faculty State University of Yogyakarta.

The results of this study were: 1) Gender has no effect on the financial literacy or there is no significant difference between men and women in terms of the level of financial literacy. This is demonstrated by the significant value of  $0.130 > 0.05$  (H1 is not supported); 2) Locus of control has an influence on financial literacy. This is indicated by the significance  $0.014 > 0.050$ . Based on the regression coefficient is negative (-1.635) and  $t = -2.512$ , it can be said that the external locus of control, negative effect on financial literacy. The higher external locus of control a person, the lower the level of financial literacy (H2 supported); 3) Love of money has no effect on financial literacy. This is indicated by the significance  $0.259 > 0.050$  (H3 is not supported); 4) Gender, Locus of Control and the Love of money together no effect on financial literacy. This is indicated by the significance  $0.076 > 0.050$  (H4 is not supported).

Kata Kunci: *financial literacy, lecture*