

**THE EFFECT OF FINANCIAL LITERATURE ON THE USE OF  
ELECTRONIC MONEY (Survey of 2019 Economics Education students at  
Pasundan University)**

By

Salsabila Fitria Anggraeni

185020030

**ABSTRACT**

This study aims to determine: (i) The level of financial literacy in Economics Education students Class of 2019 at Pasundan University (ii) The level of use of electronic money in Economics Education students Class of 2019 at Pasundan University (iii) The effect of financial literacy on the use of electronic money. The research method used is a survey method with data collection techniques through questionnaires with a sample of 64 students. The data collection technique in this study used simple regression with the help of the SPSS 25.0 for windows program. The results show a recapitulation of the average respondents' responses regarding: (i) The level of financial literacy in Economics Education students Class of 2019 at Pasundan University is 65% with the "moderate" category, (ii) The level of use of electronic money in Economics Education students Class of 2019 at Pasundan University 4.17 with "good" category. The results of a simple linear regression analysis with the results of  $Y = 4.042 - 0.77 X$  while in the test the coefficient of determination produces an R Square of 0.043 or 4.3%. because the significance value is  $0.099 < 0.05$ , then  $H_0$  is rejected and  $H_a$  is accepted, which means that there is a significant effect on the financial literacy variable (X) on the variable use of electronic money (Y). As the end of the research, the author gives suggestions to: (i) students to increase their knowledge of financial literacy and can use electronic money according to their needs (ii) Institute for Economic Education Study Program, Faculty of Teacher Training and Education (FKIP) so that there is a separate course on Digital Economy (iii) ) The next researcher conducts research with different indicators and additional variables.

**Keywords:** Financial Literacy, Electronic Money