

PENGARUH PENGETAHUAN KEUANGAN, GAYA HIDUP, MEDIA SOSIAL DAN KECERDASAN EMOSIONAL TERHADAP PERILAKU KEUANGAN

(Studi Pada Tenaga Kesehatan yang Menangani Covid-19 di Buleleng)

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh pengetahuan keuangan, gaya hidup, media sosial dan kecerdasan emosional terhadap perilaku keuangan Tenaga Kesehatan yang menangani Covid-19 di Buleleng. Metode penelitian yang digunakan adalah metode kuantitatif diukur menggunakan skala *likert*. Data diperoleh dengan menyebarkan kuesioner secara *online* menggunakan *google form*. Populasi pada penelitian ini adalah Tenaga Kesehatan yang menangani Covid-19 di Buleleng. Metode penarikan sampel dilakukan dengan metode *Purposive Sampling*, sehingga diperoleh jumlah sampel sebanyak 350 responden. Data penelitian ini diolah dengan menggunakan uji statistik deskriptif, uji kualitas data, uji asumsi klasik, dan uji hipotesis dengan bantuan *software IBM SPSS Statistic 23*. Hasil penelitian ini menyatakan bahwa variabel pengetahuan keuangan (X1), media sosial (X3), kecerdasan emosional (X4) berpengaruh positif dan signifikan terhadap perilaku keuangan Tenaga Kesehatan yang menangani Covid-19 di Buleleng. Sedangkan gaya hidup (X2) berpengaruh negatif dan signifikan.

Kata kunci: pengetahuan keuangan, gaya hidup, media sosial, kecerdasan emosional, perilaku keuangan

***THE EFFECT OF FINANCIAL KNOWLEDGE,
LIFESTYLE, SOCIAL MEDIA AND EMOTIONAL
INTELLIGENCE ON FINANCIAL BEHAVIOR
(Study on Health Workers Handling Covid-19 in Buleleng)***

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ABSTRACT

This study aims to determine the effect of financial knowledge, lifestyle, social media and emotional intelligence on the financial behavior of Health Workers who handle Covid-19 in Buleleng. The research method used is a quantitative method measured using a likert scale. Data was obtained by distributing online questionnaires using google form. The population in this study were Health Workers who handled Covid-19 in Buleleng. The sampling method was carried out by the purposive sampling method, in order to obtain a total sample of 350 respondents. The research data was processed using descriptive statistical tests, data quality tests, classical assumption tests, and hypothesis testing with the help of IBM SPSS Statistic 23 software. The results of this study stated that the variables of financial knowledge (X1), social media (X3), emotional intelligence (X4) has a positive and significant effect on the financial behavior of Health Workers who handle Covid-19 in Buleleng. Meanwhile, lifestyle (X2) has a negative and significant effect.

Keywords: *financial knowledge, lifestyle, social media, emotional intelligence, financial behavior*