

ABSTRAK

Penelitian ini bertujuan untuk membuktikan pengaruh *financial attitude* dan *financial literacy* terhadap risiko *financial distress* pada mahasiswa S1 Prodi Akuntansi Sekolah Tinggi Ilmu Ekonomi Indonesia Surabaya (STIESIA) Angkatan 2020/2021.

Jenis penelitian ini adalah penelitian kuantitatif, serta data primer yang menjadi sumber data yang dikumpulkan melalui penyebaran kuesioner sebanyak 75 responden yang berupa mahasiswa S1 Prodi Akuntansi Sekolah Tinggi Ilmu Ekonomi Indonesia Surabaya (STIESIA) Angkatan 2020/2021. Adapun Teknik analisis data meliputi analisis deskriptif, uji validitas dan reliabilitas, uji asumsi klasik dan analisis regresi linear berganda.

Hasil dari penelitian ini menunjukkan bahwa *financial attitude* tidak berpengaruh negatif terhadap risiko *financial distress* sedangkan *financial literacy* berpengaruh negatif terhadap risiko *financial distress*, yang artinya semakin tinggi tingkat pemahaman individu mengenai pengelolaan keuangannya semakin rendah pula risiko terjadinya *financial distress*.

Kata Kunci: *Financial Attitude*, *Financial Literacy*, dan *Financial Distress*

ABSTRACT

This research aimed to prove the effect of financial attitude and financial literacy on the financial distress risks among the undergraduate students of the Accounting Study Program at the Indonesian College of Economics Surabaya (STIESIA Surabaya) Class of 2020/2021. The research was quantitative. Furthermore, the data were primary. The instrument in the data collection technique was a questionnaire. The questionnaires were distributed to respondents. In line with that, 75 respondents of the undergraduate students of the Accounting Study Program at the Indonesian College of Economics Surabaya (STIESIA Surabaya) Class of 2020/2021 fulfilled as the sample. Moreover, the data analysis technique used descriptive analysis, validity and reliability tests, classical assumption test, and multiple linear regression analysis.

The result indicated that financial attitude did not negatively affect the financial distress risks. However, financial literacy had negatively affected the financial distress risks. It meant the higher the individual's understanding regarding financial management was, the lower the risk of experiencing financial distress would be.

Keywords: Financial Attitude, Financial Literacy, Financial Distress



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