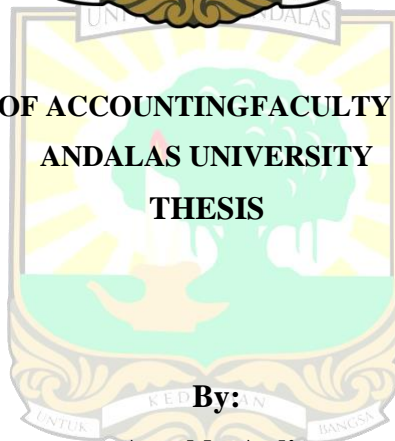


**ANALYSIS OF DIGITAL FINANCIAL LITERACY AND ITS
APPLICATIONS TO THE MILLENNIAL GENERATION IN
INDONESIA**



**DEPARTMENT OF ACCOUNTING FACULTY OF ECONOMICS
ANDALAS UNIVERSITY
THESIS**



By:
Amalda Aulia
1810533004

Thesis Advisor:
Dr. Rita Rahayu, SE, M.Si, Ak, CA

Submitted to fulfill the requirements to obtain a bachelor degree in accounting

**PADANG
2022**



Alumna's University Number	AMALDA AULIA	Alumna's Faculty Number
BIODATA a). Place/Date of Birth: Padang, January 11 th , 2001 b). Parent's Name: Yuswar Tanjung and Merry Yusnita c). Faculty: Economics d). Major: International Accounting e). ID Number: 1810533004 f). Graduation Date: 11 April 2022 g). Grade: Cum Laude h). Length of Study: 3 years and 7 months. i). Parent's Address: Jl. Gurun Lawas no.12		

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Thesis by: Amalda Aulia

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ABSTRACT

This study aims to analyze the level of digital financial literacy and financial behavior of the millennial generation in Indonesia. Digital financial literacy is defined as a person's knowledge and ability to manage digital finance. The research sample was 741 respondents spread across all regions in Indonesia. Data was collected by distributing questionnaires and testing using path analysis. The sampling method used stratified sampling. The results show that the level of digital financial literacy influences socio-economic factors and affects the financial behavior of the millennial generation in Indonesia, including; saving behaviour, spending behavior, and investment behavior.

Keywords : *Digital Financial Literacy, Financial Behavior, Millennial Generation in Indonesia*

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