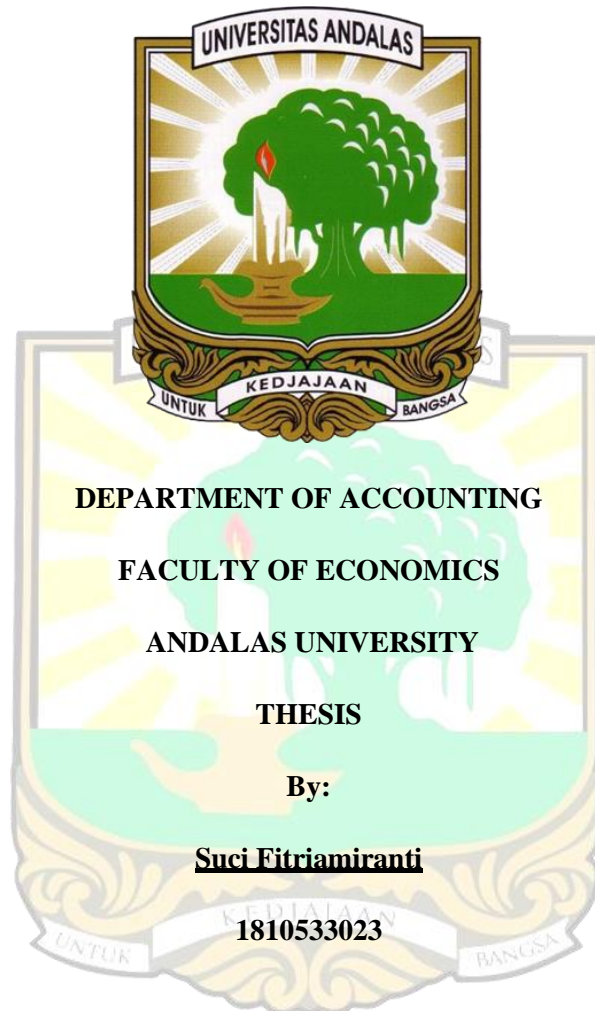


**ANALYSIS OF DIGITAL FINANCIAL LITERACY LEVEL AND ITS
RELATIONSHIP TOWARD FINANCIAL WELLBEING: COMMUNITIES IN
WEST SUMATERA**



DEPARTMENT OF ACCOUNTING

FACULTY OF ECONOMICS

ANDALAS UNIVERSITY

THESIS

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

PADANG

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ANALYSIS OF DIGITAL FINANCIAL LITERACY LEVELS AND ITS RELATIONSHIP TOWARDS FINANCIAL WELLBEING

Thesis by: Suci Fitriamiranti

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ABSTRACT

This study aims to determine the level of digital financial literacy on financial welfare in the people of West Sumatra. Digital financial literacy is a combined concept between financial literacy and digital aspects. Financial well-being is considered as a benchmark or a person's level of satisfaction with his financial status which can be seen from the amount and quantity. The data obtained were 715 respondents spread throughout the region of West Sumatra. Data collection uses questionnaires distributed through Google Forms on several social media applications. The approach in this research is quantitative and the design in this study is hypothesis testing which aims to test the effect of each variable. The results of the study indicate that there is a significant influence between socioeconomic factors and the level of digital finance, and the level of digital financial literacy on the financial welfare of the people of West Sumatra.

Keywords: *Socio-Economic Factors, Digital Financial Literacy, Financial Wellbeing.*

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