

**ANALISIS PERILAKU UTANG RUMAH TANGGA DENGAN  
PENDEKATAN *THEORY OF PLANNED BEHAVIOR* dan  
*FINANCIAL LITERACY*  
(Studi Rumah Tangga Di Kota Pekanbaru)**

**DISERTASI**



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**ANALYSIS OF HOUSEHOLD DEBT BEHAVIOR WITH THEORY OF  
PLANNED BEHAVIOR AND FINANCIAL LITERACY APPROACH  
(Study of Households in the City of Pekanbaru)**

**HERISPON**

**Abstract**

This study analyzes the behavior of household debt with the Theory of Planned Behavior and Financial Literacy approaches (study of households in Pekanbaru City). Retrieval of data using purposive sampling method with a sample of 390 household units, processing data and testing hypotheses using SEM-warpPLS. The behavior of household debt can be predicted from the attitude of behavior, subjective norms, behavioral control and financial literacy towards debt intentions, debt behavior in household consumption. This study found that attitudes toward behavior, subjective norms, behavioral control, financial literacy can predict debt intentions and debt behavior.  $R^2$  value of 0.08 on debt intention means that debt intentions can be explained by attitude, subjective norms, behavioral control and financial literacy by 8 percent.  $R^2$  value of 0.48 on debt behavior means that household debt behavior can be explained by behavioral attitudes, subjective norms, behavioral control, financial literacy and 48 percent debt intention and  $R^2$  value of 0.08 in household consumption means that household consumption can be explained by debt intentions and debt behavior in household consumption by 8 percent. With the mediating effect of variance accounted for (VAF), real behavior in debt in respondent household consumption can be predicted between 30 percent and 42 percent. Furthermore, the results of the descriptive analysis found that there were differences in financial literacy at the education level, income level and type of work. The results of this study confirm that debt intention remains the main predictor of debt behavior with a path coefficient of 0.67, which means that the results of this study support and strengthen the results of previous studies using Theory Of Planned Behavior.

*Keywords : Theory Of Planned Behavior, Financial Literacy, Variance Accounted For, Income Pressure dan Good Debtor.*