

## ABSTRAK

**Syahrul Nasarudin 2026. Peran Transparansi *Financial Decision* Dalam Memediasi Pengaruh *Digital Financial Literacy* dan *Financial Attitude* Terhadap *Financial Well-Being* Studi: Penerimaan KIP Kuliah. Skripsi. Jurusan Akuntansi. Fakultas Ekonomi & Bisnis Universitas Muhammadiyah Makassar. Dibimbing oleh: Mira dan Masrullah.**

Penelitian ini menganalisis pengaruh *Digital Financial Literacy* (DFL) dan *Financial Attitude* (FA) terhadap *Financial Well-Being* (FWB) mahasiswa penerima KIP Kuliah dengan Transparansi *Financial Decision* (TFD) sebagai variabel mediasi. Penelitian menggunakan pendekatan kuantitatif eksplanatori. Data dikumpulkan melalui kuesioner skala Likert 1–5 dari 351 responden mahasiswa Universitas Muhammadiyah Makassar (populasi 2.855, rumus Slovin,  $e=0,05$ ) dan dianalisis menggunakan PLS-SEM (SmartPLS 4). Hasil menunjukkan DFL berpengaruh positif signifikan terhadap FWB ( $\beta=0.443$ ,  $p<0.001$ ) dan TFD ( $\beta=0.535$ ,  $p<0.001$ ). FA juga berpengaruh positif signifikan terhadap FWB ( $\beta=0.190$ ,  $p=0.001$ ) dan TFD ( $\beta=0.380$ ,  $p<0.001$ ). TFD berpengaruh positif signifikan terhadap FWB ( $\beta=0.293$ ,  $p<0.001$ ) serta memediasi secara parsial pengaruh DFL Terhadap FWB ( $\beta_{ind}=0.157$ ,  $p<0.001$ ) dan FA terhadap FWB ( $\beta_{ind}=0.112$ ,  $p=0.001$ ). Temuan ini menegaskan bahwa peningkatan literasi keuangan digital dan sikap keuangan perlu dibarengi praktik transparansi (perencanaan, pencatatan dan akuntabilitas penggunaan dana) untuk memperkuat kesejahteraan finansial penerima KIP Kuliah.

**Kata Kunci:** *digital financial literacy, financial attitude, transparansi financial decision, financial well-being, KIP Kuliah, PLS-SEM*

## ABSTRACT

**Syahrul Nasarudin 2026. *The Role of Financial Decision Transparency in Mediating the Influence of Digital Financial Literacy and Financial Attitude on Financial Well-Being Study: Acceptance of KIP Kuliah*. Thesis. Accounting Department. Faculty of Economics & Business, Muhammadiyah University of Makassar. Supervised by: Mira and Masrullah.**

This study analyzes the effect of Digital Financial Literacy (DFL) and Financial Attitude (FA) on the Financial Well-Being (FWB) of students receiving KIP Kuliah with Financial Decision Transparency (TFD) as a mediating variable. The study uses an explanatory quantitative approach. Data were collected through a 1–5 Likert scale questionnaire from 351 student respondents at Muhammadiyah University Makassar (population 2,855, Slovin formula,  $e=0.05$ ) and analyzed using PLS-SEM (SmartPLS 4). The results show that DFL has a significant positive effect on FWB ( $\beta=0.443$ ,  $p<0.001$ ) and TFD ( $\beta=0.535$ ,  $p<0.001$ ). FA also had a significant positive effect on FWB ( $\beta=0.190$ ,  $p=0.001$ ) and TFD ( $\beta=0.380$ ,  $p<0.001$ ). TFD has a significant positive effect on FWB ( $\beta=0.293$ ,  $p<0.001$ ) and partially mediates the effect of DFL on FWB ( $\beta_{ind}=0.157$ ,  $p<0.001$ ) and FA on FWB ( $\beta_{ind}=0.112$ ,  $p=0.001$ ). These findings confirm that improving digital financial literacy and financial attitudes needs to be accompanied by transparency practices (planning, recording, and accountability for fund use) to strengthen the financial well-being of KIP Kuliah recipients.

**Keywords:** Digital Financial Literacy, Financial Attitude, Financial Decision Transparency, Financial Well-Being, KIP Kuliah, PLS-SEM