

ABSTRAK

AFNIN ATHAYA BANJARANI PUTRI. 2026. Pengaruh Literasi Keuangan dan Perencanaan Keuangan Terhadap Kesiapan Finansial Masa Pensiun Melalui Sikap Keuangan Di PT. PLN (Persero) UP3 Makassar Selatan. Skripsi. Jurusan Manajemen. Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Makassar. Dibimbing oleh: Ismail Badollahi dan Rahayu Japar

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan dan perencanaan keuangan terhadap kesiapan finansial masa pensiun melalui sikap keuangan pada pegawai PT PLN (Persero) UP3 Makassar Selatan. Penelitian ini menggunakan pendekatan kuantitatif dengan teknik pengumpulan data melalui kuesioner kepada 72 responden menggunakan sampling jenuh. Analisis data dilakukan menggunakan SPSS untuk uji validitas dan reliabilitas serta SEM-PLS dengan SmartPLS untuk pengujian hipotesis. Hasil penelitian menunjukkan bahwa literasi keuangan berpengaruh positif dan signifikan terhadap kesiapan finansial masa pensiun ($\beta=0,283$; $p=0,022$) dan sikap keuangan ($\beta=0,613$; $p=0,000$). Perencanaan keuangan juga berpengaruh positif dan signifikan terhadap kesiapan finansial masa pensiun ($\beta=0,292$; $p=0,012$), namun tidak berpengaruh signifikan terhadap sikap keuangan. Selain itu, sikap keuangan berpengaruh positif dan signifikan terhadap kesiapan finansial masa pensiun ($\beta=0,254$; $p=0,004$), tetapi tidak mampu memediasi hubungan antara variabel independen terhadap kesiapan finansial masa pensiun.

Kata Kunci: *Literasi Keuangan, Perencanaan Keuangan, Sikap Keuangan, Kesiapan Finansial*

ABSTRACT

AFNIN ATHAYA BANJARANI PUTRI. 2026. The Influence of Financial Literacy and Financial Planning on Retirement Financial Readiness Through Financial Attitude at PT PLN (Persero) UP3 South Makassar. Thesis. Department of Management, Faculty of Economics and Business, Universitas Muhammadiyah Makassar. Supervised by Ismail Badollahi and Rahayu Japar.

This study aims to analyze the influence of financial literacy and financial planning on retirement financial readiness through financial attitudes among employees of PT PLN (Persero) UP3 Makassar Selatan. This study employed a quantitative approach using questionnaires distributed to 72 respondents through saturated sampling techniques. Data analysis was conducted using SPSS for validity and reliability testing, as well as SEM-PLS with SmartPLS for hypothesis testing. The results showed that financial literacy had a positive and significant effect on retirement financial readiness ($\beta=0.283$; $p=0.022$) and financial attitudes ($\beta=0.613$; $p=0.000$). Financial planning also had a positive and significant effect on retirement financial readiness ($\beta=0.292$; $p=0.012$), but did not significantly affect financial attitudes. In addition, financial attitudes had a positive and significant effect on retirement financial readiness ($\beta=0.254$; $p=0.004$), but were unable to mediate the relationship between the independent variables and retirement financial readiness.

Keywords : *Financial Literacy, Financial Planning, Financial Attitude, Retirement Financial Readiness*