

## **CHAPTER V**

### **CONCLUSIONS, IMPLICATIONS, LIMITATIONS AND SUGGESTIONS**

#### **A. Conclusion**

This study aims to determine how the level of financial literacy students at Economics and Business Faculty of Unsoed. This study also aims to determine whether there is a relationship between gender, education of parents, and income of parents will affect the financial literacy of students of the Faculty of Economics and Business Unsoed. This study uses a sample of 355 students Faculty of Economics and Business Unsoed, ie students from education level D3 to S3.

Based on the description on the previous analysis and discussion, it can be concluded that the level of financial literacy in the students of Faculty of Economics and Business Unsoed as a whole is 58.41%, which belongs to low category (< 60%). Gender has no effect on students' financial literacy. While education of parents and income of parents have an influence on financial literacy. This means the influence of student demographics derived from parents who are very influential on the level of literacy students.

#### **B. Implications**

1. The implications of the results of this study are shown to the university in general, especially the Faculty of Economics and Business Unosed. They should be able to provide education about personal finance to the students. This is so that students early on have the knowledge of personal finances so that they can be a smart student, able to manage finances well, and can have a prosperous life and no financial difficulties in the future.
2. The implications of the results of this study are shown to the government, OJK, Bank, and related institutions. They are expected to give more attention to students in the education of financial literacy and the introduction of products and services finances. This is done so that students know about the benefits and risks of the product, as well as the rights and obligations as consumers so that students can take better financial decisions, according to their needs. In addition to the students have the ability to understand and evaluate relevant information in decision making by understanding the financial consequences.

### **C. Limitation**

Based on the research that has been done, this research has some limitations as follows:

1. This study only looked at demographic characteristics that included gender, education of parents, and income of parents, students.

2. This study only observes the level of financial literacy of students in the Faculty of Economics and Business Unsoed. So it is possible that the results obtained can not represent all students in Unsoed.

#### **D. Suggestion**

Based on the research that has been done, the suggestions that can be given are as follows:

1. Further research is suggested to observe other demographic characteristics of the students, so that the result of the students' financial literacy level obtained can better describe the factors that influence the student literacy level.
2. Further research is suggested to observe the level of financial literacy of students from all faculties in Unsoed. So the results obtained can represent students in Unsoed.
3. Subsequent research is suggested to broaden the understanding of financial literacy, not just about financial knowledge but the management of personal finance to students.