

ABSTRACT

Finance is a vital issue for a person and in fact almost everyone feels financial problems. These problems range from the difficulty of finding money, expenses that are greater than income, increasing debt, even decreasing income, and so on. These financial problems are triggered, among others, by low financial literacy. Financial literacy is the ability of individuals to understand and manage personal finances properly. This thesis aims to examine the effect of family socioeconomic status (X), education level (W), and gender (Z) on financial literacy (Y) of people in Tanah Datar Regency. This study uses a quantitative method using a questionnaire as a data collection instrument. Data obtained from respondents in Tanah Datar Regency were analyzed using the Hayes Process Models regression analysis technique to test the relationship between independent variables (family socioeconomic status) and moderator variables (education level, and gender) with the dependent variable (financial literacy). The effect of income, occupation, asset ownership, education level, and gender on the level of financial literacy of the community was examined separately and jointly. Based on the participation of 200 respondents, the results state that simultaneously socioeconomic status and education level have a positive and significant effect on financial literacy. However, there is no significant effect of the gender factor on financial literacy. Overall, it can be concluded that family socioeconomic status and education level have a positive and significant relationship with the financial literacy of the Tanah Datar Regency community. These factors can be used as guidelines in designing educational programs and policies aimed at improving financial literacy in the community. In addition, it is important to realize that gender differences do not have a significant impact on financial literacy, so efforts to improve financial literacy should involve all community members regardless of gender.

Keywords: *Financial Literacy, Family Socio Economic Status, Education Level, Gender, and Tanah Datar District.*