ABSTRACT

This study aims to examine the effect of numeracy, cognitive ability, self eficacy, math anxiety, financial anxiety and social demographic factors on financial literacy.

The sample in this study were employees of the RSUD Kelet Central Java Province with a population of 507 respondents and samples that could be processed were 125 respondents. In the study used the Linear Regression Analysis method using IBM SPSS 23 to analyze data.

The results of the analysis show that cognitive ability and self efficacy influence financial literacy while numeracy ability, mathematical anxiety, financial anxiety and demographic social factors do not affect financial literacy. The empirical findings indicate that numeracy does not affect financial literacy with a significance value of 0.155; Cognitive ability has a significant effect on financial literacy with a significance value of 0,000; self-efficacy has a significant positive effect on financial performance with a significance value of 0.003; Math anxiety does not affect financial literacy with a significance value of 0.491; there is no effect of financial anxiety on financial literacy with a significance value of 0.415 and there is no influence of social demographic factors on financial literacy for both age, sex, marital status and education level..

Keywords*: numeracy, cognitive ability, math anxiety, financial anxiety, social demography, financial literacy, regression*