

LIST OF FIGURE

Figure 1.1: KOPMU-DT Logo.....	2
Figure 1.2: Increased Literacy and Financial Inclusion (2013-2016).....	5
Figure 2.1: Relations among Financial Literacy, Knowledge, Education, Behavior and Well-Being	12
Figure 2.2: Concept of Financial Literacy	14
Figure 2.3: Conceptual Framework.....	38
Figure 3.1: Research Stages	48
Figure 3.2: Continuum Line	54
Figure 4.1: Respondent Characteristics Based on Age	63
Figure 4.2: Respondent Characteristics Based on Last Education.....	63
Figure 4.3: Respondent Characteristics Based on Long Business Running	64
Figure 4.4: Respondent Characteristics Based on Revenue Per Month.....	65
Figure 4.5: Respondent Characteristics Based on Profit Per Month.....	65
Figure 4.6: Continuum Line of Knowledge Dimension	68
Figure 4.7: Continuum Line of Application Dimension	70
Figure 4.8: Continuum Line of Financial Literacy	71
Figure 4.9: Continuum Line of Self-Image / Firm Image Coincidence.....	73
Figure 4.10: Continuum Line of Accounting Information.....	76
Figure 4.11: Continuum Line of Neutral Information	78
Figure 4.12: Continuum Line of Advocate Recommendation.....	80
Figure 4.13: Continuum Line of Personal Financial Needs.....	82
Figure 4.14: Continuum Line of Investment Decision	83