THE INFLUENCE OF FINANCIAL KNOWLEDGE, FINANCIAL ATTITUDES AND SOCIO-DEMOGRAPHICS ON FINANCIAL BEHAVIOR IN INVESTMENT DECISION-MAKING IN STATE CIVIL SERVANTS IN THE TEGAL REGENCY REGIONAL SECRETARIAT

Financial Management

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ABSTRACT

Nurchikmah jNaharotun, j2023. *jThe jInfluence jof jFinancial jKnowledge, jFinancial jAttitudes jand jSocial jDemographics jon jFinancial jBehavior jin jMaking jInvestment jDecisions jin jState jCivil jServants jin jthe jRegional jSecretariat jofj Tegal jRegency.*

Research jobjectives jinclude: j1). jto jfind jout jand janalyze jthe jeffect jof jfinancial jknowledge jon jfinancial jbehavior jin jmaking jinvestment jdecisions jinj the jstate jcivil japparatus jwithin jthe jregional jsecretariat jof jTegal jRegency, j2). jto jfind jout jand janalyze jthe jeffect jof jfinancial jattitudes jon jfinancial jbehavior jin jmaking jinvestment jdecisions jin jthe jstate jcivil japparatus jwithin jthe jregional jsecretariat jof jTegal jRegency, j3). jto jfind jout jand janalyze jthe jinfluence jof jsocio-demographics jon jfinancial jbehavior jin jmaking jinvestment jdecisions jin jthe jstate jcivil japparatus jwithin jthe jregional jsecretariat jof jTegal jRegency, j4). jto jfind jout jand janalyze jthe jinfluence jof jfinancial jknowledge, jfinancial jattitudes jand jsocio-demographics jtogether jon jfinancial jbehavior jin jmaking jinvestment jdecisions jin jthe jstate jcivil japparatus jwithin jthe jregional jsecretariat jof jTegal jRegency.

The jresearch jmethod jused jin jthis jstudy jis jan jassociative jresearch jmethod. jWhile jthe janalytical jtool jused jis jmultiple jlinear jregression janalysis

The jresults jof jthis jstudy jare: j1). jthere jis ja jpositive jinfluence jof jfinancial jknowledge jon jfinancial jbehavior jin jmaking jinvestment jdecisions, j2). jthere jis ja jpositive jinfluence jof jfinancial jattitudes jon jfinancial jbehavior jin jmaking jinvestment jdecisions, j3). jthere jis ja jpositive jinfluence jof jsocial jdemography jon jfinancial jbehavior jin jmaking jinvestment jdecisions. j4). jthere jis jan jinfluence jof jfinancial jknowledge, jfinancial jattitudes jand jsocio-demographics jtogether jon jfinancial jbehavior jin jmaking jinvestment jdecisions.

Keywords: ***jFinancial*** *jKnowledge, jFinancial jAttitude, jSocial jDemographics, jFinancial jBehavior jin jMaking jInvestment jDecisions*

ABSTRACT j

Nurchikmah jNaharotun, j2023. jInfluence of jKnowledge jFinance, jAttitudes jFinance jDan jSocial jDemographics jOn jBehavior jFinance jIn jDecision Making jInvestment j On jCivil Apparatus jState jDi jEnvironment jSecretariat jjRegency jTegal area.

The purpose of jresearch j: j1). jto jknowj and janalyze jinfluence jknowledge jfinance j to jbehavior jfinance jin jtaking jdecisions jinvestment jon japaratur jcivil jnegara jin jenvironment jjregional secretariat j jjTegal Regency, j2). jto jknow jand janalyze jinfluence j'attitude jfinance j towards jbehavior jfinance jin jtaking jdecision jinvestment jon japaratur jcivil jstate jin jenvironment jjregional j secretariat jjTegal Regency, j3). jto know jand janalyze jinfluence jsocial j demographics j to jbehavior jfinancial jin jtaking jdecisions jinvestment jon the apparatus jcivil jstate jin jenvironment jsecretariat j jjTegal Regency, j4). jto jknowj and janalyze jinfluence jknowledge jfinance, jattitude jfinance jdan jsocial jdemographics jin jtogether-saama jon jbehavior jfinance jinjdecision-making jinvestment jpada japparatus jcivil jstate jdi jenvironment jsecretariat jregion jregency jtegal.

The method of research is used in the research method of social research. While j j, the j-analysis tool jyang jis used j, j-regressionanalysis j-linear jmultiple

The result of this j-research is j: j1). jthere is a positive j influence j knowledge jfinance j towards jbehavior j finance jin jtaking jdecision jinvestment, j2). jthere is a positive j influence j attitude jfinance j towards jbehavior j finance jin jmaking jdecision jinvestment, j3). jthere is jinfluence jpositive jsocial jdemographics jtowards j behavior jfinancial jin jmaking jinvestment decisions. j4). jthere is jinfluence jknowledge j, jattitude jfinance jdan jsocial jdemographics jin terms of j-saama jon jbehavior jfinance jinjdecision-making jinvestment.

Keywords j: jknowledge jfinance, jattitude jfinance, jsocial jdemographics, jbehavior jfinance jin jdecision-making jinvestment

A. Introduction

1. Background jProblem

A person who is jj-rational jand j-morej self-confidence jin jhal jknowledge jfinancial jaffects j j, jinvestment decisions jthat jh profit. A person jgenerally j does nothave a great understanding j about jlevel j knowledge jfinance, jwhen jknowledge j finance jis seen j objective j and jsubjective. jAttitude jmanagement of jjj, which is j,jhave jsurplus jfinance jfor savings j future j, let alone jhave jcapital jinvestment j(Yulianti jdan jSilvy, j2019: j60)

In addition to jfinancial *jliteracy* jdan jfinancial jattitude, jfactor jsocial jdemographic jis also j, jis j, j, important j, j, which canj, influence jbehavior,j, finance, j, j Demographic factors suchas gender, gender, education, income, experience, investment,often are seen as something that affects investment decisions. jA personwho has a low income j, often tends to feel comfortable with jinvestment, whichis low, jrisk, j(Marcha, jdan j,Nanik, j2019).

Previous research uses jfamily jor jstudent jas the object of theresearch. jIn jiniresearch, jwriter jwants to develop jobject jresearch jto jobject jthat jis jmore jspecial ji.e. jfamily jASN j(Civil jApparatus j State) jdi jenvironment jsecretariat jj Regency jTegal. jSelection jobject jresearch j , j, j, j, based on jobservation jwriter jASN j, j, j, they are as civilservants. In addition to the jj,jplanning jinvestment jforjASN jis veryimportant, jbecause jthe success of jthemj in jselection jinvestment jbecome jdeterminant for jkekejsustainability jtheir welfare j jbecause jin jgenerally j j j

ASN j has a relatively stablej income j and nota lot of j j everymonth. jKnowledge jfinance jdanexperience jfinance jbecome jhal jwhich jvery jattractive jto jto beresearched, jbecause jnot all jcivil servants jdo ja lot jinvestment jthat jactually jcan Increase your income. In j,it is hoped that jcan jbe known jlevel j, j, j j,the third j, the j, the j , the j

2. Formulation of jProblems

a. Is there a jinfluence of jknowledgejfinancial jonjfinancial behavior jinjtaking jinvestment jdecisions on civil jstate japparatus jin jenvironment j secretariat jregional jregency jtegal?

b. Is there aninfluence of financial attitudes on financial behavior in decision-making andinvestment in civil servants in the environment of the secretariat of the TegalRegency?

c. Is there a j, the influence of social j, demographics, j, jbehavior, financial j, in jmaking, jdecision, jinvestment,j on the civil j, jstatej, in jenvironment, jregional secretariat, j, Tegal Regency?

d. Whether there is aninfluence of financial knowledge, financial attitudes and social media on financial behavior on financial behavior in decision-making andinvestment in the civil sector ofthe state jdi jenvironment jsecretariat jarea jRegency jTegal?

B. Review jTheory j j

1. jFinance jBehavior In jDecision-making jInvestment

Behaviour J Financebe jability jsomebody Jin Jorganize j(planning, jpengbudgeting, Check, Management, Controls, Jsearch Jand jstorage) jdana jfinance J daily. jManage jfinance Jpersonality Jbe J Processhow Jindividual Juse Juang Jthat J has jto J Meet Jnecessity J Life Jeveryday j(Sumiarni, J2019:71). jDetailed model jbehavior jconsumer jexplain jstimulation jmarketing jyang jconsist of jvariables jmarketing jmix ji.e. product, jprice, jplace, jpromotion jas jmain jcomponents jin jmarketing j(Kotler j& jAmstrong, j2018: j223). j

Consumers in jjj take the decision tobuy jbarang jor jjasa jthrough jj, a certain j-process j, which consists of jlima j-stage j, namely: j(Kotler jdan jArmstrong, j2018: j224):

a. Introduction to the problem.
In the analysis of the needs and desires of the people of the process of knowing the needs of the people and the needs of the people who have not been fulfilled. If a need is known, then the consumer will understand the need for the child to be fulfilled immediately or the fulfillment will be postponed. jjini jjstage jjjjj j

b. Search for information.
Search for information jactive jpassive, jinternal jor external, jsearch jinformation jactive jcan jin jvisit jto jseveral jshop jfor jmake jcomparison jprice jdan jquality jproduct, jwhile jsearch jinformation jpassive jonly jwith jreading jadvertise jdi jmagazine jor jnewspaper jwithout jhaving jpurpose jspecial jabout jdescription JyangJ products are desired.

c. Evaluate the purchase alternative.
Covering jtwo j, stage j, j, j, determining j, j, The purpose of purchasing and dividing each product depends on the type of product and its needs.

d. Decision to buy it.
The stages of the process of making decisions and purchasing where consumers are actually buying products. jDecision to buy or not to buy or not to buy a product to offer.

If the product is produced by the company in accordance with the product and the expected consumer is satisfied with the needs and desires, then the product is able to attract the product and the product is able to attract the product and the product is able to attract the product to the buyer. If the consumer is satisfied then the next purchase is the next purchase is the same brand as the next one.

e. Behavior after purchase.
After making a purchase of a product, the consumer will experience a level of satisfaction or dissatisfaction. Consumers should take action after activities to buy products in a period of time after a purchase

2. jFinance Knowledge

Knowledge is the domain of the very important for the formation of the action of the person. jKnowledge jis the result of human sensing, jor jis the result of jknow ja person jt towards jobjects jthrough jsenses jj,j, andpart of j). jTime jsensing jt produces jknowledge j, j jMost of the j, the knowledge of aperson j, j, is obtainedthrough the senses, j, hearing, j, j, j, j, j

J financial knowledge has j2 j(two) jdimension japproaches, namely: jknowledge jfinance jbasic jand jknowledge j finance j. jKnowledge jfinance jbasic jis jknowledge j individual jabout jconcept jbasic jrelated to jwith jcomposition jfinance, j: jtarif jtax, jdan j jdjuang value jBased on jtime, jwhile j, j, knowledge j, finance, j, advanced, j, j, knowledge j,j,certain. jKnowledge jwill jrate jinterest rate, inflation, jdan jrisk jis jform jknowledge jfinance jcontinuation jjmust jowned joleh jindividual jinjtake a jj's decision related to his finances j(Potrich j& jVieira, j2019:364)

3. jFinance Attitude

J financial knowledge has j2 j(two) jdimension japproaches, namely: jknowledge jfinance jbasic jand jknowledge j finance j. jKnowledge jfinance jbasic jis jknowledge j individual jabout jconcept jbasic jrelated to jwith jcomposition jfinance, j: jtarif jtax, jdan j jdjuang value jBased on jtime, jwhile j, j, knowledge j, finance, j, advanced, j, j, knowledge j,j,certain. jKnowledge jwill jrate jinterest rate, inflation, jdan jrisk jis jform jknowledge jfinance jcontinuation jjmust jowned joleh jindividual jinjtake a jj's decision related to his finances j(Potrich j& jVieira, j2019:364)

4. Social jDemography

Demographics j is thescience of j, j, J (fertility), jmortality, jgerak jterritorial j (migration) jdan jmobility jsocial. While jsociodemography j comesfrom jtwo jthe word jutama, j, namely jsocio j (study of j, j,humans) j, and j, j, demography, j(description, j, population). jSociodemography jmeans a ja j, a picture of a human j, which is related to j, a study, a precedence j, a j, a quantitative j, which j can draw j, a qualitative trait. jSociodemography jis necessary jbecause jresidents and environment j interact with each other, jhumans jcan jact jas jsubjects jand jobjek, jthe number of jhuman jj, jj,tendrung jdredding j(Adioetomo jdan jSamosir, j2019:15).

The framework of j's thinkingin this j's research jj is described as j:

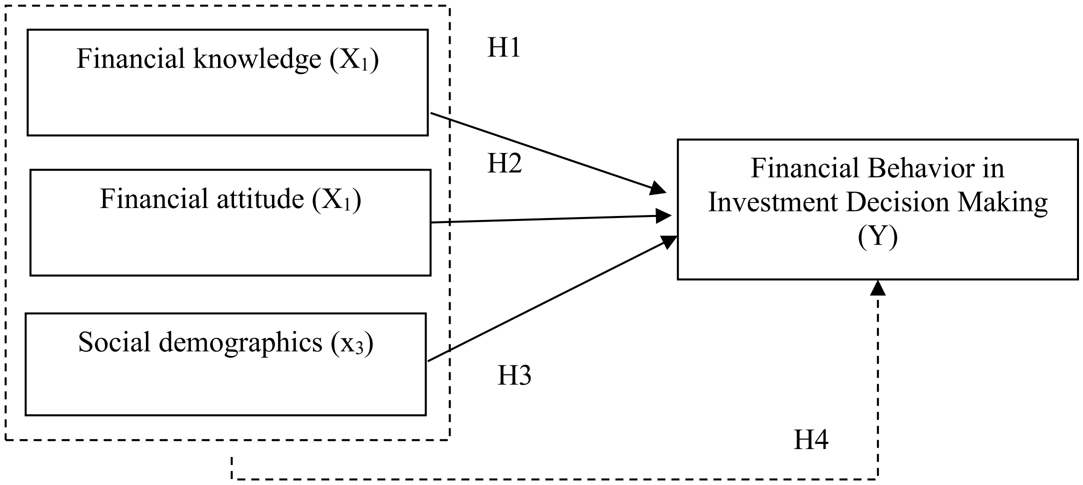

Figure j4
Framework jThinking jResearch

C. Research Methods

1. Type of Research

The method of research is used in the research method of social research.

2. Population jDan jSample

The population of the jinjini j research j is jASN jdi jenvironment jsecretariat jarea jTegal Regency jwhich number j139 million j. employees.

Technique of jdetermination jsample jin jini jresearch using jsampling jsaturation.

3. Definition of jConceptual jand jOperational jVariable

The definition of jconceptual jin jjresearch jjjjj

4. jData collection technique

The method used by Jyang J is a questionnaire.

5. jTechnique jData analysis

The jdata analysis that jis used in this jresearch jj is jj's j's linear j's multiple j's regressionanalysis.

D. Results jResearch and Discussion

1. Test j jAssumption jClassic

The jnormality test j aims to test jt in jmodel jregression, jvariable jperturmer jor residual j has jnormal distribution. jTest jnormality jpada jresearch jusing janalysis jstatistic ji.e. j*Sample jKolmogorov-Smirno. Based on* the results of the jnormality test jin this j, you cansee jon the jtable j:

Table j4
Results jTest jNormality jWith j*Kolmogorov jSmirnov j*
One-Sample jKolmogorov-Smirnov jTest

		Unstandardized jResidual
N		139
Normal jParametersa,b	Mean	.0000000
	Std. jDeviation	2.71559128
Most jExtreme jDifferences	Absolute	.064
	Positive	.064
	Negative	-.061
Test jStatistic		.064
Asymp. jSig. J(2-tailed)		.200[c,d]

Based on the j-resultj, the calculation of j-obtained j, the value of jkolmogorov *jsmirnov j*, on the junstandard, *jresidual*, j, obtained j, the result of j, is j0.200. jComparison jbetween jprobability *j and* jstandard j, jstandard, j,j jSo j shows jthat jdata jin jresearch j, everything jjis normal.

The jHeteroskedasticity jtest aims to test j, whether in j, in j, in the model jregression j, there is a jineth jvariance, jdari j, j, residual j, j jji j jheteroscedasticity jdo jwith juse jjjj jgglejser jwith jsee jvalue jgfrom jvariable jfree jwith jprovision jpada juji jt jfor jvariable jfree jhave jvalue j> j0.05 j, jcan jcan jbe sure j, j

Table j5
Results jTest jHeteroscedasticity jWith jTest jGlejser Test
Coefficientsa

Type		Unstandardized jCoefficients B	Unstandardized jCoefficients Std. jError	Standardized jCoefficients Beta	t	Sig.
1	(Constant)	-.069	1.088		-.063	.950
	Financial knowledge	-.007	.026	-.029	-.266	.790
	Financial attitude	.087	.038	.252	2.267	.052
	Social jdemography	-.002	.041	-.006	-.059	.953

a. jDependent jVariable: jAbs_res

Based on table j4.5 million above, j shows that jmodel jregression jnot joccurs jheteroscedasticity. jCan jbe seen j, that j, each jvariate jof the second j, theequation jdi, j, above j, has a jvalue, thesignificance of j, j, more j, than jα, j= j0.05.

The test of multicollinearity jaims to test j, whether j, in modeljregression, j, found j, there is a jcorrelationbetween jvariables,j, independent j(Ghozali, j2011:103). j

Table j6
Results jMulticollinearity test
Coefficientsa

Type		Collinearity jStatistics Tolerance	Collinearity jStatistics VIF
1	Financial knowledge	.581	1.720
	Financial attitude	.567	1.763

	Social jdemography	.779	1.283

a. jDependent jVariable: jFinancial behavior

From the result of jj, the calculation of juji j,the assumption of jclassic,j, in j, in j,*in the j, collinearity, jstatistic,* j, for the third j, the independent variable j, the term j, VIF j, is j, which is j1.720; J1,763; j jand j1,283 jj which jis jis small j, jfromj 10 j, so jdoes not exceed j, j, j, j, VIF j, maximum j, j, j j jThus j can be concludedj that jmodel jregression jis not j problem jmulticollinearity.

2. **jRegression analysis jMultiple j**

The jregression analysis of jin multiple jini jaims to jto jpredict the magnitude of j, therelationship between j, and jusing jdata, j,variable j, j,which j, j, j, For j,do jtesting, j, hypothesis, j, in j, j, research, j, use j, j, multipleregression, j. analysis. jAnalysis of j's multiple regression jis used for jto predict j's magnitude j' s variable jdependent jwith jusing j's data jvariable j's independent j.

Table j7

Results jAnalysis j Multiple regression

Coefficientsa

Type		Unstandardized jCoefficients		Standardized jCoefficients	t	Sig.
		B	Std. jError	Beta		
1	(Constant)	10.511	1.684		6.242	.000
	Financial knowledge	.221	.040	.447	5.455	.000
	Financial attitude	.121	.059	.169	2.035	.044
	Social jdemography	.183	.063	.206	2.912	.004

a. jDependent jVariable: jFinancial behavior

Based on j, janalysis j, multiple regression j, with j, using jSPSS program, j, obtained the equationjregression j, i.e. j, $\hat{Y}$ j= j10.511 j+ j0.221 jX1 j+ j0.121 jX2 j+ j0.183 jX3. j jBased on the equation jregression of multiple jin jatas jcan jtake ja janalysis jthat: j

a. The constant j is10.511 j, which means jif jknowledge jfinance, jattitude jfinance jdan jsocial jdemographics jvalue jconstant jor constant j then jtaking jdecision jinvestment jin the civil j jstate jin jward jjregional secretariat jregency jTegal jis j10,511.
b. The regression coefficient j for the jvariable jknowledge of jfinance jis j0.221 jand jmarkedj positively j, which means jif the jvariable jknowledge jfinance jexperiences jincrease jjwhile jvariable jis another j, jmaka jwill cause jincrease jtaking jdecision jinvestment jin the civil j jstate jin jenvironment j secretariat j jtegalregency.
c. The regression coefficient j for the jvariable jof the financial attitude jis j0.121 jand the j-signis positive j, which means jif the jvariable jof the financial attitudej experiences j-increase j, while the jvariablej is another j-fixed, j-then jwill cause jincrease jtaking jdecision jinvestment jin the civil j jstate j in jenvironment j jregional secretariat j tegal regency.
d. The regression coefficient j for the jvariablej social jdemography jis j0.183 jand the jmarkj is positive j, which means jif the jvariable jvariable social jdemography jexperiences jincrease j, the jlang variable jis fixed, then jwill jcause jImprovement of J Taking J Investment Decisionsin Civil Jin J Environment j Secretariat j J TegalRegency.

3. **Partial j test**

The partial j test isused **to** determine the significance of j, thepartial j, the influence of the jfree variable j on the bound jvariable.

Table j8

Results of jPartial j test

Coefficientsa

Type		Unstandardized jCoefficients B	Unstandardized jCoefficients Std. jError	Standardized jCoefficients Beta	t	Sig.
1	(Constant)	10.511	1.684		6.242	.000
	Financial knowledge	.221	.040	.447	5.455	.000
	Financial attitude	.121	.059	.169	2.035	.044
	Social jdemography	.183	.063	.206	2.912	.004

a. jDependent jVariable: jFinancial behavior

From jcalculation j,the jparsial jtest in jatas j, it can be concluded that j

a. From jtestingj, partial j, knowledge j, finance, j, jbehavior, j, j, using j, test jt, j,j, j >, jThe value of J significance J0.000 J< J 0.05 Jso that JJ is said JThere is Jinfluence J positive J knowledge J Finance J to JFinancial behavior Jin J Decision-making J Investment Jin Japaratur Jcivil jnegara jin jenvironment j secretariat jregional jjtegal regency, jmeaning jgetting better jknowledge jfinance ja jemployee jthen jbehavior jfinance jin jdecision-making jinvestment jpada japparatus civil jstate jdi jenvironment jsecretariat jregion jRegency jTegal jakan jgetting better.
b. From jtesting j, partial j, j's attitude j, financial j, j's behavior, j, j>, jJ significance value J0.044 J< J 0.05 Jso J J is said Jthere is JPositive J attitude JFinancial J towards JFinancial behavior Jin J Decision-making J Investment Jon Japaratur Jcivil jnegara jin jenvironment jsecretariat jregional jregency jtegal, jmeaning jincreasingly jjattitude j jfinancial ja jemployee j jbehavior jjin jin jdecision-making jinvestment jpada japparatus civil jstate jdi jenvironment jsecretariat jregion jRegency jTegal jakan jgetting better.
c. From jtesting j, partial j, social j, j, j, j > , jJsignificance value J0.004 J< J0.05 Jso J J is said Jthere is Jinfluence J positive J Social jDemographics J JFinancial behavior Jin J Decision-making J Investment Jon Japaratur Jcivil jnegara jin jenvironment j secretariat jregional jregency jtegal, jmeaning jincreasingly jgood jsocial jdemographics ja jemployee jthen jbehavior jfinance jin jdecision-making jinvestment jpada japparatus civil jstate jdi jenvironment jsecretariat jregion jRegency jTegal jakan jgetting better.

4. **jSimultaneous Test**

The jF test jis used to jtest jthat jmodel jin jresearch jis jfit, jor jvariable jfree jwhich jis used jin jresearchj is jis jcorrect jis j is j variable jjpenexifier jof jvariable jis bound. j jTest jF jor juji jsimultaneous juse jto jprove j hypothesis jke j4.

Table j9

jSimultaneous jTest Results

ANOVAa

Type	Sum jof jSquares	Df	Mean jSquare	F	Sig.

1	Regression	911.022	3	303.674	40.284	.000b
	Residual	1,017.672	135	7.538		
	Total	1,928.694	138			

a. jDependent jVariable: jFinancial behavior
b. jPredictors: j(Constant), jSocial jDemographics, jKnowledge jFinance, jAttitude jFinance

From the test j of the simultaneous test jwith jusing jSPSS j, jvalue jFcalculate jis j40.284 j> jFtable j is2.67 j, with jvalue jsignificance jis j0.000 j< j0.05 jso that jis concluded that thereis a significant influence of j, knowledge, finance , attitudes, finance, and social behavior, and social behavior, and social media, and social behaviorjpada jcivil apparatus jstate jdi jenvironment jsecretariat jregion jRegency jTegal

5. **jDetermination coefficient**

Coefficient jDetermination jexplains how much j is large jpercentity jtotal jvariation j variable jdependent jwhich jis explained jby jmodel, jcoefficient j determination jgreater j, jgreater j, jmodel jin j.Explain the jvariable jdependent.

Table j10
Results jAnalysis jCoefficient jDetermination
Model jSummary

Type	R	R jSquare	Adjusted jR jSquare	Std. jError jof jthe jEstimate
1	.687a	.472	.461	2.74560

a. jPredictors: j(Constant), jSocial jDemographics, jKnowledge jFinance, jAttitude jFinance

From the result of j, the calculation of j, theresult of j, for j, theanalysis of jcoefficient, j, determination j, is j0.461. jThe result of the jcan j is interpreted j, theamount of knowledge j, the attitude of j, the financial j, and thesocial j, the demographics of j, the joint-saama jtowards the behavior of j, the financial j, injdecision-making, j.investment jon j civil apparatus jstate jdi jenvironment jsecretariat jregion jRegency jTegall j j j 46.1 j% jdan therest j j j53.9 j% jinfluence jfactors Jlain Jwho J did not Jresearch.

E. jDan jSaran conclusion

1. Conclusion

Based on the results of the j, the research and thediscussion of the j, the conclusions are taken, namely:

a. There is a positive influence of jdan jsignificant jknowledge jfinance jon jbehavior jfinancial jin jmaking jdecisions jinvestment jon civil j jstate jin jenvironment jsecretariat jregional jregency jTegal.
b. There is a positive influence of jdan significant j, attitude j, financial j, towardsjbehavior,financial j, in jdecision-making, jinvestment, jin the apparatus, j, civil j, j,in the environment, j, secretariat, j, district, jjTegal.

c. There is a positive influence j and significant jdan jsocial jdemographics jtowards j behavior jfinancial jin jmaking jdecisions jinvestment jin the civil j jstate jin jenvironment jsecretariat jregional jregency jTegal.
d. There are factors such as financial knowledge, financial attitudes and social attitudes towards financial behaviour and financial behaviour in decision-making andinvestment in the civil sector ofthe state jdi jenvironment jsecretariat jarea jRegency jTegal.

2. Suggestion

Some of the jsarsthat the author jjjjgivesin relation to jj,the results of j's research jj, are:

a. Civil apparatus jstate jdi jenvironment j secretariat jregion j Regency jTegal jneed jimprove jknowledge jfinance jcan be developedj by using jknowledge j knowledge jknown jto jpredict jrisk j, j ,j, j, j jThis jcan jdo jwith j,how to search for j, j,more j, j, through jmedia,j, electronic, j, jprint, jreading, jmagazine, j, j, j,Every month Jobserves the J factor that affects Jinvestment J such as Jrate J Interest rate, inflation. jDan jalso jcanj record all kinds of jjmanagement jjling jeveryj month jdan j jplanning jre-jfinancial jwith jcarefully, jso that j's condition jfinancial jis controlled jwith jgood.
b. Civil apparatus jstate jenvironment j secretariat jregion j Regency jTegal jneed jdevelop jself jin jhal jfinance, jcan jdo jwith jhow to do jinvestment jmore jthan jone jtype j (long-term j, emergency j, jdan j-short-term), jsaving jregularly jevery j, jpayingj all jbills jon time, javoiding jdebt, jplanning jhousing, jasuransi, jplanning jretirement.
c. Civil apparatus jstate jdi jenvironment jsecretariat jregion jRegency jTegal jseen jfrom jfactor jage jsebagaian jlarge jage j41-50 years old, joleh jbecause jjjein jbehavior jfinance Jyang Jgood J need toconsider jallocation jsource jdana jinvestment jwith jgood. jThis jcan jdo jwith j,j Jinvestment, J and Jmake J investmentsthat are in accordance with Jwith J income Jreceived.

LIST jLIBRARY

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