

**DETERMINAN PERILAKU PENGELOLAAN KEUANGAN PRIBADI
MAHASISWA PENERIMA BEASISWA BANK INDONESIA**

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ABSTRAK

Tujuan dilaksanakan penelitian ini untuk mendalami determinan perilaku pengelolaan keuangan pribadi dengan menggunakan empat variabel yaitu kemampuan akademis, literasi keuangan, locus of control dan budaya konsumerisme. Jenis penelitian ini yakni penelitian kuantitatif dengan sampel jenuh mahasiswa penerima beasiswa Bank Indonesia tahun 2022 se-Bali yang berjumlah 185 responden. Kemudian data dikumpulkan menggunakan kuesioner yang disebarakan dengan *Google Form*. Data diolah dengan bantuan program SPSS versi 26.0. Hasil penelitian menunjukkan kemampuan akademis, literasi keuangan dan *locus of control* memiliki pengaruh positif terhadap perilaku pengelolaan keuangan pribadi sedangkan budaya konsumerisme berpengaruh negatif terhadap perilaku pengelolaan keuangan pribadi. Artinya terjadi peningkatan perilaku pengelolaan keuangan yang sebanding dengan peningkatan faktor kemampuan akademis, literasi keuangan dan *locus of control* serta berbanding terbalik dengan peningkatan faktor budaya konsumerisme.

Kata kunci: kemampuan akademis, literasi keuangan, *locus of control*, budaya konsumerisme, perilaku pengelolaan keuangan pribadi mahasiswa.

**DETERMINANTS OF PERSONAL FINANCIAL MANAGEMENT BEHAVIOR OF
BANK INDONESIA SCHOLARSHIP RECIPIENT STUDENTS**

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ABSTRACT

This study aims to determine the determinants of personal financial management behavior by using the variables of academic ability, financial literacy, locus of control and consumerism culture. This research is a type of quantitative research using students who received a 2022 Bank Indonesia scholarship from Bali as a sample of 185 respondents. Data was collected with a measuring instrument in the form of a questionnaire which was distributed using the Google Form media. Data were processed using SPSS version 26. The results showed that academic ability, financial literacy, and locus of control had a positive and significant effect on personal financial management behavior, while consumerism culture had a significant negative effect on personal financial management behavior. This means that an increase in personal financial management behavior is in the same direction as an increase in academic ability, financial literacy and locus of control and in the opposite direction with an increase in consumerism culture.

Keywords: *academic ability, financial literacy, locus of control, consumerism culture, personal financial management behavior*

