

**Pengaruh *Financial Skill*, *Financial Knowledge*, dan *Financial Behavior*
Terhadap Perilaku Konsumtif Mahasiswa Generasi Z Fakultas Ekonomi
Universitas Pendidikan Ganesha**

Oleh

Komang Rika Andini, NIM 1917051137

Program Studi S1 Akuntansi

ABSTRAK

Tujuan penelitiannya yakni mengetahui pengaruh *financial skill*, *financial knowledge*, dan *financial behavior* terhadap perilaku konsumtif mahasiswa generasi Z Fakultas Ekonomi, Universitas Pendidikan Ganesha. Dengan jenis penelitian kuantitatif, penelitian ini memakai pengujian regresi linier berganda. Pemilihan sample dijalankan melalui *non probability sampling* yang memperoleh sejumlah 165 responden. Hasilnya membuktikan bahwasanya 1) *Financial skill* ada pengaruh signifikan pada perilaku konsumtif, 2) *Financial knowledge* ada pengaruh signifikan pada perilaku konsumtif, 3) *Financial behavior* ada pengaruh signifikan terhadap perilaku konsumtif. Berdasarkan kondisi ini, mahasiswa diharapkan meningkatkan keterampilan keuangan, agar lebih mampu mengelola keuangan pribadi dengan bijaksana dan mengurangi perilaku konsumtif.

Kata kunci : *financial skill*, *financial knowledge*, *financial behavior*, perilaku konsumtif.

ABSTRACT

The aim of the research is to determine the effect of financial skills, financial knowledge, and financial behavior on the consumptive behavior of Generation Z students of the Faculty of Economics, Ganesha University of Education. With this type of quantitative research, this research uses multiple linear regression testing. Sample selection was carried out through non-probability sampling which obtained a total of 165 respondents. The results prove that 1) Financial skills have a significant effect on consumptive behavior, 2) Financial knowledge has a significant effect on consumptive behavior, 3) Financial behavior has a significant effect on consumptive behavior. Based on this condition, students are expected to improve financial skills, so that they are better able to manage personal finances wisely and reduce consumptive behavior.

Keywords: *financial skills, financial knowledge, financial behavior, consumptive behavior.*

