

**PENGARUH FINANCIAL LITERACY, FINANCIAL BEHAVIOR, DAN
FINANCIAL SELF-EFFICACY TERHADAP FINANCIAL DISTRESS
PADA MAHASISWA INDEKOS PROGRAM STUDI S1 AKUNTANSI
UNIVERSITAS PENDIDIKAN GANESHA**

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Abstrak

Penelitian ini bertujuan untuk mengeksplorasi hubungan antara financial literacy, financial behavior, financial self-efficacy, dan financial distress pada mahasiswa indekos Program Studi S1 Akuntansi di Universitas Pendidikan Ganesha. Metode penelitian kuantitatif digunakan dengan 100 responden yang mengisi kuesioner. Populasi dalam penelitian ini adalah seluruh mahasiswa program studi S1 Akuntansi. Teknik pengambilan sampel pada penelitian ini adalah menggunakan teknik *purposive sampling*. Analisis data dalam penelitian ini menggunakan analisis deskriptif, uji kualitas data, uji asumsi klasik, analisis regresi linear berganda dan uji hipotesis dengan bantuan program SPSS.

Hasil penelitian ini menunjukkan bahwa: (1) pengaruh *financial literacy* berpengaruh negatif terhadap *financial distress* pada mahasiswa indekos program studi S1 Akuntansi Universitas Pendidikan Ganesha, (2) pengaruh *financial behavior* berpengaruh negatif terhadap *financial distress* pada mahasiswa indekos program studi S1 Akuntansi Universitas Pendidikan Ganesha, (3) pengaruh *financial self-efficacy* berpengaruh positif terhadap *financial distress* pada mahasiswa indekos program studi S1 Akuntansi Universitas Pendidikan Ganesha, (4) pengaruh *financial literacy*, *financial behavior* dan *financial self-efficacy* berpengaruh secara simultan terhadap *financial distress* pada mahasiswa indekos program studi S1 Akuntansi Universitas Pendidikan Ganesha. Implikasi praktis dari penelitian ini adalah pentingnya pengembangan strategi literasi keuangan yang efektif dan dukungan finansial yang tepat untuk membantu mahasiswa mengelola keuangan mereka dengan lebih baik. Dengan meningkatkan pemahaman dan keterampilan manajemen keuangan, diharapkan mahasiswa dapat mengurangi tekanan finansial yang mereka hadapi, sehingga dapat lebih fokus pada pencapaian akademik mereka. Penelitian ini memberikan kontribusi penting bagi pemahaman tentang hubungan antara literasi keuangan, perilaku keuangan, efikasi diri keuangan, dan tekanan finansial di kalangan mahasiswa indekos, yang merupakan populasi yang rentan dalam hal aspek keuangan.

Kata kunci: literasi keuangan, perilaku keuangan, efikasi diri keuangan, tekanan finansial, mahasiswa indekos.

**THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL BEHAVIOR, AND
FINANCIAL SELF-EFFICACY ON FINANCIAL DISTRESS IN INDEKOS
STUDENTS OF THE GANESHA EDUCATIONAL UNIVERSITY
UNDERGRADUATE STUDY PROGRAM**

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Abstract

This research aims to explore the relationship between financial literacy, financial behavior, financial self-efficacy, and financial distress among boarding students of the Bachelor of Accounting Study Program at Ganesha Education University. Quantitative research methods were used with 100 respondents who filled out the questionnaire. The population in this study were all students of the Bachelor of Accounting study program. The sampling technique in this research was purposive sampling technique. Data analysis in this research uses descriptive analysis, data quality testing, classical assumption testing, multiple linear regression analysis and hypothesis testing with the help of the SPSS program.

The results of this research show that: (1) the influence of financial literacy has a negative effect on financial distress among boarding students of the Bachelor of Accounting study program, Ganesha Education University, (2) the influence of financial behavior has a negative effect on financial distress among boarding students of the Bachelor of Accounting study program, Ganesha Education University, (3) the influence of financial self-efficacy has a positive effect on financial distress in boarding students of the Bachelor of Accounting study program at the Ganesha Education University, (4) the influence of financial literacy, financial behavior and financial self-efficacy has a simultaneous effect on financial distress in boarding students of the Bachelor's study program Ganesha University of Education Accounting. The practical implication of this research is the importance of developing effective financial literacy strategies and appropriate financial support to help students manage their finances better. By improving their understanding and financial management skills, it is hoped that students can reduce the financial pressure they face, so they can focus more on their academic achievements. This research provides an important contribution to the understanding of the relationship between financial literacy, financial behavior, financial self-efficacy, and financial stress among boarding students, who are a vulnerable population in terms of financial aspects.

Key words: *financial literacy, financial behavior, financial self-efficacy, financial pressure, boarding students*