PENGARUH LITERASI KEUANGAN, GAYA HIDUP, DAN KONTROL DIRI TERHADAP PERILAKU KEUANGAN MAHASISWA FAKULTAS EKONOMI UNDIKSHA

Oleh
Luh Putu Oktaviana Cahya Ningsih, NIM 2217041208
Jurusan Manajemen

ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh literasi keuangan, gaya hidup, dan kontrol diri terhadap perilaku keuangan mahasiswa Fakultas Ekonomi Universitas Pendidikan Ganesha. Latar belakang penelitian ini didasarkan pada pentingnya perilaku keuangan yang baik di kalangan mahasiswa dalam mengelola keuangan secara efektif dan bijak di tengah perkembangan gaya hidup modern. Penelitian ini menggunakan pendekatan kuantitatif. Populasi dalam penelitian ini adalah mahasiswa Fakultas Ekonomi Undiksha, dengan teknik pengambilan sampel menggunakan *Proportional random sampling*. Data dikumpulkan melalui penyebaran kuesioner dan dianalisis menggunakan analisis regresi linear berganda dengan bantuan program SPSS. Hasil penelitian menunjukkan bahwa secara parsial literasi keuangan, gaya hidup, dan kontrol diri berpengaruh positif dan signifikan terhadap perilaku keuangan mahasiswa. Secara simultan, literasi keuangan, gaya hidup, dan kontrol diri berpengaruh signifikan terhadap perilaku keuangan mahasiswa Fakultas Ekonomi Undiksha. Simpulan dari penelitian ini adalah bahwa semakin tinggi literasi keuangan, semakin baik pengelolaan gaya hidup, serta semakin kuat kontrol diri, maka akan semakin baik pula perilaku keuangan mahasiswa. Oleh karena itu, mahasiswa diharapkan dapat meningkatkan pemahaman keuangan, menerapkan gaya hidup yang bijak, serta memperkuat kontrol diri agar mampu mengelola keuangan secara optimal.

Kata Kunci: Literasi Keuangan, Gaya Hidup, Kontrol Diri, Perilaku Keuangan

THE INFLUENCE OF FINANCIAL LITERACY, LIFESTYLE, AND SELF-CONTROL ON THE FINANCIAL BEHAVIOR OF STUDENTS OF THE FACULTY OF ECONOMICS, GANESHA UNIVERSITY OF EDUCATION

By

Luh Putu Oktaviana Cahya Ningsih, ***Student ID 2217041208***

Department of Management

ABSTRACT

This study aims to examine the influence of financial literacy, lifestyle, and self-control on the financial behavior of students at the Faculty of Economics, Ganesha University of Education. The background of this study is based on the importance of good financial behavior among university students in managing their finances effectively and wisely amid the development of modern lifestyles. This study employed a quantitative research approach. The population of this study consisted of students of the Faculty of Economics, Ganesha University of Education, while the sample was selected using the proportional random sampling technique. Data were collected through the distribution of questionnaires and analyzed using multiple linear regression analysis with the assistance of the Statistical Package for the Social Sciences (SPSS) software.The results of the study indicate that, partially, financial literacy, lifestyle, and self-control have a positive and significant effect on students' financial behavior. Simultaneously, financial literacy, lifestyle, and self-control also have a significant effect on the financial behavior of students at the Faculty of Economics, Ganesha University of Education. The findings suggest that higher levels of financial literacy, better lifestyle management, and stronger self-control are associated with better financial behavior among students. Therefore, students are expected to improve their financial knowledge, adopt a more responsible lifestyle, and strengthen their self-control in order to manage their finances more effectively and optimally.

Keywords: Financial Literacy, Lifestyle, Self-Control, Financial Behavior