PENGARUH LITERASI KEUANGAN DAN GAYA HIDUP TERHADAP PERILAKU KONSUMTIF MAHASISWA UNIVERSITAS PENDIDIKAN GANESHA ANGKATAN 2022

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ABSTRAK

Penelitian ini dilaksanakan guna mengkaji pengaruh literasi keuangan dan gaya hidup atas perilaku konsumtif mahasiswa Universitas Pendidikan Ganesha angkatan 2022. Fenomena maraknya perilaku konsumtif di lingkungan akademis dipicu oleh beragam variabel, khususnya pemahaman finansial dan pola gaya hidup. Kajian ini menerapkan pendekatan kuantitatif dengan desain kausalitas. Sebanyak 357 mahasiswa Universitas Pendidikan Ganesha Angkatan 2022 dipilih sebagai sampel melalui teknik proportionate stratified random sampling dari 8 fakultas, dengan pengumpulan data berbasis kuesioner. Pengolahan data dilakukan mengandalkan teknik regresi linear berganda via SPSS versi 22.0. Temuan riset mengonfirmasi bahwa literasi keuangan berimplikasi signifikan terhadap perilaku konsumtif (t hitung = 10,032; p = 0,000). Demikian pula, gaya hidup terbukti berpengaruh positif dan signifikan (t hitung = 16,573; p = 0,000). Secara bersamaan, kombinasi literasi keuangan dan gaya hidup memunculkan pengaruh yang signifikan terhadap perilaku konsumtif, sebagaimana ditunjukkan oleh nilai F hitung= 2784,329 (p < 0,05).

Kata Kunci: Gaya hidup, Literasi keuangan, Mahasiswa, Perilaku konsumtif

THE INFLUENCE OF FINANCIAL LITERACY AND LIFESTYLE ON THE CONSUMPTIVE BEHAVIOR OF GANESHA UNIVERSITY OF EDUCATION STUDENTS (CLASS OF 2022)

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ABSTRACT

This study was conducted to examine the influence of financial literacy and lifestyle on the consumptive behavior of Universitas Pendidikan Ganesha students from the Class of 2022. The prevalence of consumptive behavior in the academic environment is driven by various factors, particularly financial understanding and lifestyle patterns. This study employed a quantitative approach with a causal research design. A sample of 357 students from the Class of 2022 was selected using proportionate stratified random sampling across eight faculties, with data collected via questionnaires. Data analysis was performed using multiple linear regression via SPSS version 22.0. The research findings confirm that financial literacy has a significant impact on consumptive behavior (t-statistic = 10.032; p = 0.000). Similarly, lifestyle was found to have a positive and significant influence (t-statistic = 16.573; p = 0.000). Collectively, the combination of financial literacy and lifestyle exerted a significant influence on consumptive behavior, as indicated by an F-statistic of 2784.329 (p < 0.05).

Keywords: *Lifestyle, Financial literacy, University students, Consumptive behavior*