

ABSTRAK

**PENGARUH LITERASI KEUANGAN DAN SIKAP KEUANGAN
TERHADAP PERILAKU KONSUMTIF GENERASI Z DENGAN
DIMEDIASI OLEH *SELF CONTROL***

Studi pada Mahasiswa Fakultas Psikologi dan Fakultas Ekonomi Universitas
Sanata Dharma Yogyakarta

Desi Ratna Ina Kii
Universitas Sanata Dharma
Yogyakarta
2023

Penelitian ini bertujuan untuk mengetahui: 1) pengaruh literasi keuangan terhadap perilaku konsumtif generasi Z pada Mahasiswa Fakultas Psikologi dan Fakultas Ekonomi Universitas Sanata Dharma Yogyakarta 2) pengaruh sikap keuangan terhadap perilaku konsumtif generasi Z pada Mahasiswa Fakultas Psikologi dan Fakultas Ekonomi Universitas Sanata Dharma Yogyakarta 3) pengaruh *self control* terhadap perilaku konsumtif generasi Z pada Mahasiswa Fakultas Psikologi dan Fakultas Ekonomi Universitas Sanata Dharma Yogyakarta 4) pengaruh literasi keuangan terhadap perilaku konsumtif dengan *self control* sebagai variabel mediasi pada Mahasiswa Fakultas Psikologi dan Fakultas Ekonomi Universitas Sanata Dharma Yogyakarta 5) pengaruh sikap keuangan terhadap perilaku konsumtif dengan *self control* sebagai variabel mediasi pada Mahasiswa Fakultas Psikologi dan Fakultas Ekonomi Universitas Sanata Dharma Yogyakarta 6) perbedaan perilaku konsumtif Mahasiswa Fakultas Psikologi dan Fakultas Ekonomi Universitas Sanata Dharma Yogyakarta. Teknik pengambilan sampel menggunakan teknik *non probability sampling*. Data diperoleh dengan membagikan kuesioner kepada 350 responden mahasiswa Fakultas Psikologi dan Fakultas Ekonomi Universitas Sanata Dharma Yogyakarta. Analisis Data menggunakan *Partial Least Square* dan menggunakan SmartPLS 3.2.9. Hasil penelitian menunjukkan bahwa: 1) Literasi keuangan secara langsung tidak berpengaruh negatif terhadap perilaku konsumtif 2) Sikap keuangan secara langsung berpengaruh negatif terhadap perilaku konsumtif 3) *Self control* secara langsung tidak berpengaruh negatif terhadap perilaku konsumtif 4) *Self control* tidak memediasi pengaruh literasi keuangan terhadap perilaku konsumtif 5) *Self control* tidak memediasi pengaruh sikap keuangan terhadap perilaku konsumtif 6) Terdapat perbedaan perilaku konsumtif antara mahasiswa Fakultas Psikologi dan mahasiswa Fakultas Ekonomi, yaitu mahasiswa Fakultas Psikologi memiliki perilaku konsumtif yang lebih tinggi dibandingkan dengan mahasiswa Fakultas Ekonomi.

Kata Kunci: Literasi keuangan, sikap keuangan, perilaku konsumtif, dan *self control*

ABSTRACT

THE INFLUENCE OF FINANCIAL LITERACY AND FINANCIAL ATTITUDES ON CONSUMPTIVE BEHAVIOR OF Z GENERATION WITH MEDIATED BY SELF CONTROL

Study on Students of the Faculty of Psychology and the Faculty of Economics, Sanata Dharma University, Yogyakarta

Desi Ratna Ina Kii
Sanata Dharma University
Yogyakarta
2023

This study aims to determine: 1) the effect of financial literacy on the consumptive behavior of Z Generation on Students of the Faculty of Psychology and the Faculty of Economics, Sanata Dharma University, Yogyakarta 2) the effect of financial attitudes on the consumptive behavior of Z Generation on Students of the Faculty of Psychology and the Faculty of Economics, Sanata Dharma University, Yogyakarta 3) the effect of self-control on consumptive behavior Z generation on Students of the Faculty of Psychology and Faculty of Economics, Sanata Dharma University, Yogyakarta 4) the effect of financial literacy on consumptive behavior with self-control as a mediating variable on Students of the Faculty of Psychology and the Faculty of Economics, Sanata Dharma University, Yogyakarta 5) the effect of financial attitudes on consumptive behavior with self-control as mediating variables on students of the Faculty of Psychology and the Faculty of Economics, Sanata Dharma University, Yogyakarta 6) differences in consumptive behavior of students of the Faculty of Psychology and the Faculty of Economics, Sanata Dharma University, Yogyakarta. The sampling technique uses a non-probability sampling technique. Data was obtained by distributing questionnaires to 350 student respondents from the Faculty of Psychology and the Faculty of Economics, Sanata Dharma University, Yogyakarta. Data analysis uses Partial Least Square and uses SmartPLS 3.2.9. The results of the study show that: 1) Financial literacy has no direct negative effect on consumptive behavior 2) Financial attitudes have a direct negative effect on consumptive behavior 3) Self-control does not directly have a negative effect on consumptive behavior 4) Self-control does not mediate the influence of financial literacy on consumptive behavior 5) Self own control does not mediate the effect of financial attitudes on consumptive behavior 6) There are differences in consumptive behavior between students of the Faculty of Psychology and students of the Faculty of Economics, namely students of the Faculty of Psychology have higher consumptive behavior compared to students of the Faculty of Economics.

Keywords: Financial literacy, financial attitude, consumptive behavior, and self control