

ABSTRAK

**PENGARUH GAYA HIDUP, *SELF-CONTROL*, DAN MINAT
MENABUNG TERHADAP *FINANCIAL PLANNING*
MAHASISWA FAKULTAS EKONOMI UNIVERSITAS
SANATA DHARMA**

Theresia Ratri Dharmesthi

NIM: 202114049

Universitas Sanata Dharma Yogyakarta

2024

Mahasiswa seringkali mengikuti gaya hidup seseorang sehingga menyebabkan perencanaan keuangan yang kurang baik. Perencanaan keuangan yang kurang baik tersebut bisa terjadi karena kurangnya kontrol diri dan kurang adanya minat untuk menabung demi tercapainya perencanaan keuangan. Maka, penelitian ini dilakukan untuk mengetahui pengaruh gaya hidup, *self-control*, dan minat menabung terhadap *financial planning* mahasiswa Fakultas Ekonomi Universitas Sanata Dharma.

Penelitian ini menggunakan metode penelitian kuantitatif. Data penelitian menggunakan data primer. Data penelitian diperoleh melalui penyebaran kuesioner. Teknik pengambilan sampel menggunakan metode *purposive sampling* dan memperoleh responden sebanyak 100 orang. Teknik analisis data yang digunakan adalah analisis regresi linier berganda. Teknik pengolahan data menggunakan SPSS 25.

Hasil penelitian ini menunjukkan bahwa minat menabung berpengaruh terhadap *financial planning* mahasiswa Fakultas Ekonomi Universitas Sanata Dharma dan *self-control* berpengaruh terhadap gaya hidup mahasiswa Fakultas Ekonomi Universitas Sanata Dharma. Sedangkan hasil lainnya menunjukkan bahwa gaya hidup tidak berpengaruh terhadap *financial planning* mahasiswa Fakultas Ekonomi Universitas Sanata Dharma dan *self-control* tidak berpengaruh *financial planning* terhadap mahasiswa Fakultas Ekonomi Universitas Sanata Dharma.

Kata kunci: gaya hidup, *self-control*, minat menabung, *financial planning*

ABSTRACT

THE INFLUENCE OF LIFESTYLE, SELF-CONTROL, AND INTEREST IN SAVING OF FINANCIAL PLANNING OF ECONOMICS FACULTY STUDENTS IN SANATA DHARMA UNIVERSITY

Theresia Ratri Dharmesthi

NIM: 202114049

Universitas Sanata Dharma Yogyakarta

2024

Students often follow someone's lifestyle, which results in poor financial planning. Poor financial planning can occur due to a lack of self-control and a lack of interest in saving to achieve financial planning. So, this research was conducted to determine the influence of lifestyle, self-control, and interest in saving on the financial planning of students at the Faculty of Economics, Sanata Dharma University.

This research used quantitative research methods. Research data used primary data. Data were obtained through questionnaires distribution. The sampling technique used a purposive sampling method and obtained 100 respondents. The data analysis technique was multiple linear regression analysis. Data processing utilized SPSS 25.

The results of this research show that interest in saving influences the financial planning of students at the Faculty of Economics, Sanata Dharma University, and self-control influences the lifestyle of students at the Faculty of Economics, Sanata Dharma University. Meanwhile, other results show that lifestyle has no effect on the financial planning of students at the Faculty of Economics, Sanata Dharma University, and self-control has no effect on the financial planning of students of the Faculty of Economics, Sanata Dharma University.

Keywords: lifestyle, self-control, interest in saving, financial planning