

## ABSTRAK

### PENGARUH LITERASI KEUANGAN, UANG SAKU, DAN GAYA HIDUP TERHADAP PENGELOLAAN KEUANGAN MAHASISWA PENDIDIKAN EKONOMI UNIVERSITAS SANATA DHARMA

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Penelitian ini bertujuan untuk menguji dan menganalisis pengaruh literasi keuangan, uang saku, dan gaya hidup terhadap pengelolaan keuangan mahasiswa Pendidikan Ekonomi Universitas Sanata Dharma.

Penelitian ini merupakan penelitian eksplanatori dengan menggunakan pendekatan kuantitatif. Populasi penelitian mencakup 249 orang yang merupakan mahasiswa Program Studi Pendidikan Ekonomi yang terdiri dari Pendidikan Ekonomi BKK Pendidikan Ekonomi dan Pendidikan Ekonomi BKK Pendidikan Akuntansi Angkatan 2020-2023. Sampel penelitian berjumlah 153 orang. Teknik pengambilan sampel yang digunakan adalah *proportional stratified random sampling*. Teknik pengumpulan data yang digunakan adalah kuesioner dengan bantuan *Google Form*. Teknik analisis data menggunakan regresi linear berganda.

Hasil analisis data menunjukkan bahwa: (1) literasi keuangan, uang saku, dan gaya hidup mampu menjadi prediktor pengelolaan keuangan mahasiswa Pendidikan Ekonomi Universitas Sanata Dharma; (2) literasi keuangan tidak berpengaruh terhadap pengelolaan keuangan mahasiswa Pendidikan Ekonomi Universitas Sanata Dharma; (3) uang saku tidak berpengaruh terhadap pengelolaan keuangan mahasiswa Pendidikan Ekonomi Universitas Sanata Dharma; (4) gaya hidup berpengaruh positif terhadap pengelolaan keuangan mahasiswa Pendidikan Ekonomi Universitas Sanata Dharma.

Kata kunci: pengelolaan keuangan, literasi keuangan, uang saku, gaya hidup.

**ABSTRACT**

**THE EFFECT OF FINANCIAL LITERACY, POCKET MONEY, AND LIFESTYLE ON THE FINANCIAL MANAGEMENT OF ECONOMIC EDUCATION STUDENTS AT SANATA DHARMA UNIVERSITY**

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*The objective of this study is to examine the influence of financial literacy, pocket money, and lifestyle on the financial management of students enrolled in the Economic Education programme at Sanata Dharma University.*

*This research employs an explanatory quantitative approach. The research population comprises 249 students enrolled in the Economic Education Study Program, comprising the Economic Education BKK, Economic Education, and Economic Education BKK Accounting Education classes of 2020-2023. The research sample consisted of 153 individuals. The sampling technique employed was proportional stratified random sampling. The data collection technique employed was a questionnaire, which was administered via Google Form. The data analysis technique employed is multiple linear regression.*

*The results of the data analysis indicate that: (1) Financial literacy, pocket money, and lifestyle are able to predict the financial management of students enrolled in the Economic Education programme at Sanata Dharma University. (2) Financial literacy has no effect on the financial management of students enrolled in the Economic Education programme at Sanata Dharma University. (3) Pocket money has no effect on the financial management of students enrolled in the Economic Education programme at Sanata Dharma University. (4) Lifestyle has a positive effect on the financial management of students enrolled in the Economic Education programme at Sanata Dharma University.*

**Keywords:** *financial management, financial literacy, pocket money, lifestyle.*