

ABSTRAK

PENGARUH GAYA HIDUP, KECERDASAN EMOSIONAL, DAN LITERASI KEUANGAN TERHADAP RASIONALITAS

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Penelitian ini bertujuan untuk mengetahui: (1) pengaruh secara simultan gaya hidup, kecerdasan emosional, dan literasi keuangan terhadap rasionalitas konsumsi mahasiswa, (2) pengaruh secara parsial gaya hidup terhadap rasionalitas konsumsi mahasiswa, (3) pengaruh secara parsial kecerdasan emosional terhadap rasionalitas konsumsi mahasiswa, (4) pengaruh secara parsial literasi keuangan terhadap rasionalitas konsumsi mahasiswa. Penelitian ini merupakan penelitian kuantitatif. Populasi dalam penelitian ini adalah mahasiswa Fakultas Ekonomi Universitas Sanata Dharma angkatan 2020-2021. Teknik pengambilan sampel dengan menggunakan purposive sampling. Data diperoleh dengan membagikan kuesioner kepada 96 mahasiswa Fakultas Ekonomi Sanata Dharma angkatan 2020-2021 dan teknik olah data menggunakan bantuan aplikasi IMB SPSS Statistic 20. Teknik pengujian instrumen menggunakan uji validitas dan uji reliabilitas. Teknik analisis data menggunakan analisis deskriptif, uji asumsi klasik, analisis regresi linear berganda, uji hipotesis, dan koefisien determinasi (R^2). Berdasarkan hasil uji hipotesis menunjukkan bahwa: (1) gaya hidup, kecerdasan emosional, dan literasi keuangan secara simultan berpengaruh terhadap rasionalitas konsumsi mahasiswa, (2) gaya hidup secara parsial tidak berpengaruh terhadap rasionalitas konsumsi mahasiswa, (3) kecerdasan emosional secara parsial berpengaruh terhadap rasionalitas konsumsi mahasiswa, (4) literasi keuangan secara parsial berpengaruh terhadap rasionalitas konsumsi mahasiswa.

Kata Kunci: gaya hidup, kecerdasan emosional, literasi keuangan, rasionalitas konsumsi.

ABSTRACT

THE INFLUENCE OF LIFESTYLE, EMOTIONAL INTELLIGENCE, AND FINANCIAL LITERACY ON RATIONALITY

STUDENT CONSUMPTION

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This study aims to determine: (1) the simultaneous influence of lifestyle, emotional intelligence, and financial literacy on the rationality of student consumption, (2) the partial influence of lifestyle on the rationality of student consumption, (3) the partial influence of emotional intelligence on the rationality of student consumption, (4) the partial influence of financial literacy on the rationality of student consumption. This research is a quantitative study. The population in this study were students of the Faculty of Economics, Sanata Dharma University, class of 2020-2021. The sampling technique used purposive sampling. Data were obtained by distributing questionnaires to 96 students of the Faculty of Economics, Sanata Dharma University, class of 2020-2021 and data processing techniques using the assistance of the IMB SPSS Statistic 20 application. The instrument testing technique used validity and reliability tests. The data analysis technique used descriptive analysis, classical assumption tests, multiple linear regression analysis, hypothesis testing, and coefficient of determination (R^2). Based on the results of the hypothesis test, it shows that: (1) lifestyle, emotional intelligence, and financial literacy simultaneously influence the rationality of student consumption, (2) lifestyle partially does not influence the rationality of student consumption, (3) emotional intelligence partially influences the rationality of student consumption, (4) financial literacy partially influences the rationality of student consumption.

Keywords: lifestyle, emotional intelligence, financial literacy, rationality of consumption.