

ABSTRAK

PERAN MONEY BELIEF TERHADAP PERILAKU KEUANGAN MAHASISWA AKUNTANSI UNIVERSITAS SANATA DHARMA

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Penelitian ini bertujuan untuk menganalisis peran *money belief* dalam membentuk perilaku keuangan mahasiswa Akuntansi Universitas Sanata Dharma. *Money belief* merupakan keyakinan individu terhadap uang yang terbentuk sejak kecil dan mempengaruhi pengambilan keputusan finansial. Penelitian ini juga mengeksplorasi bagaimana pengalaman masa kecil yang bersifat emosional (*financial flashpoint*) dan pesan-pesan keuangan dari orang tua (*moneygrams*) membentuk *money belief* mahasiswa.

Penelitian ini menggunakan metode kualitatif deskriptif dengan pendekatan studi kasus. Data diperoleh melalui wawancara mendalam dengan delapan mahasiswa Akuntansi dari berbagai angkatan, serta dokumentasi pribadi responden. Teknik analisis data menggunakan model Miles dan Huberman (1984) yang mencakup reduksi data, penyajian data, dan penarikan kesimpulan.

Hasil penelitian menunjukkan bahwa *money belief* memiliki peran penting dalam membentuk perilaku keuangan mahasiswa. Mahasiswa dengan kecenderungan *money vigilance* menunjukkan perilaku keuangan yang lebih disiplin, sedangkan mereka dengan kecenderungan *money worship* dan *money status* lebih rentan terhadap perilaku konsumtif. *Financial flashpoint* dan *moneygrams* terbukti berkontribusi dalam membentuk *money belief*, namun dampaknya bergantung pada sejauh mana nilai-nilai tersebut diinternalisasi. Selain itu, konteks sebagai anak kos dan pola pemberian uang saku turut memperkuat manifestasi *money belief* dalam kehidupan sehari-hari. Pendidikan formal seperti mata kuliah Perencanaan Keuangan membantu dalam menyusun anggaran, namun tidak sepenuhnya mampu mengatasi pengaruh psikologis yang bersifat mendalam dari *money belief*.

Kata kunci: *money belief*, perilaku keuangan, *financial flashpoint*, *moneygrams*, mahasiswa akuntansi

ABSTRACT

**THE ROLE OF MONEY BELIEF ON THE FINANCIAL
BEHAVIOR OF ACCOUNTING STUDENTS AT
SANATA DHARMA UNIVERSITY**

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This study aims to analyze the role of money belief in shaping the financial behavior of Accounting students at Sanata Dharma University. Money belief refers to an individual's belief about money, which is formed during childhood and influences financial decision-making. This study also explores how emotionally significant childhood experiences (financial flashpoints) and financial messages from parents (moneygrams) contribute to the formation of students' money beliefs.

This research used a descriptive qualitative method with a case study approach. Data were obtained through in-depth interviews with eight Accounting students from various academic years, as well as personal documentation from the respondents. The data analysis technique followed the model proposed by Miles and Huberman (1984), which included data reduction, data display, and conclusion drawing.

The findings showed that money belief played an important role in shaping students' financial behavior. Students with a tendency toward money vigilance demonstrated more disciplined financial behavior, while those with tendencies toward money worship and money status were more prone to impulsive and consumptive behavior. Financial flashpoints and moneygrams contributed to the development of money beliefs, although their impact depends on the degree to which those values are internalized. In addition, the context of living away from home and the pattern of financial support from parents further reinforced the manifestation of money beliefs in daily life. Formal education, such as financial planning courses, helps students in budgeting; however, it does not fully address the deeper psychological influences stemming from money beliefs.

Keywords: money belief, financial behavior, financial flashpoint, moneygrams, accounting students