

ABSTRAK

PENGARUH GAYA HIDUP HEDONIS, *SELF-CONTROL*, DAN PERILAKU MENABUNG TERHADAP *FINANCIAL PLANNING*

(Studi Empiris pada Mahasiswa Akuntansi Fakultas Ekonomi Universitas Sanata Dharma Angkatan 2021 dan 2022)

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Mahasiswa seringkali mengikuti gaya hidup hedonis seseorang sehingga menyebabkan *financial planning* yang kurang baik. *Financial planning* yang kurang baik tersebut bisa terjadi karena kurangnya *self-control* dan kurang adanya perilaku menabung demi tercapainya *financial planning*. Penelitian dilakukan untuk mengetahui pengaruh gaya hidup hedonis, *self-control*, dan perilaku menabung terhadap *financial planning*.

Penelitian ini menggunakan metode kuantitatif. Data yang dikumpulkan melalui kuesioner yang disebar secara online kepada mahasiswa Fakultas Ekonomi Universitas Sanata Dharma angkatan 2021 dan 2022. Teknik pengambilan sampel yang digunakan adalah *non-probability* sampling dengan metode *accidental sampling*. Analisis data dilakukan dengan uji regresi linear berganda dan uji t, dengan menggunakan bantuan SPSS 30.

Hasil Penelitian ini menunjukkan bahwa gaya hidup hedonis tidak berpengaruh terhadap *financial planning*. *Self-control* berpengaruh terhadap *financial planning*. Perilaku menabung berpengaruh terhadap *financial planning*.

Kata kunci: Gaya hidup hedonis, *Self-control*, Perilaku menabung, *Financial planning*

ABSTRACT

***THE INFLUENCE OF HEDONIC LIFESTYLE, SELF-CONTROL, AND
SAVING BEHAVIOR ON FINANCIAL PLANNING***

*(An Empirical Study on Accounting Students of the Faculty of Economics, Sanata
Dharma University Class of 2021 and 2022)*

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Students often follow someone's hedonistic lifestyle, causing poor financial planning. Poor financial planning can occur due to lack of self-control and lack of saving behavior to achieve financial planning. Research was conducted to determine the effect of hedonic lifestyle, self-control, and saving behavior on financial planning.

This research uses quantitative methods. Data collected through questionnaires distributed online to students of the Faculty of Economics, Sanata Dharma University class of 2021 and 2022. The sampling technique used was non-probability sampling with accidental sampling method. Data analysis was carried out by multiple linear regression tests and t tests, using the help of SPSS 30.

The results of this study indicate that a hedonic lifestyle has no effect on financial planning. Self-control affects financial planning. Saving behavior affects financial planning.

Keywords: Hedonic lifestyle, Self-control, Saving behavior, Financial planning