

ABSTRAK

ANALISIS PENGARUH *LIFESTYLE* DAN *LOCUS OF CONTROL* TERHADAP *FINANCIAL MANAGEMENT BEHAVIOR* MAHASISWA AKUNTANSI UNIVERSITAS SANATA DHARMA ANGKATAN 2021

Gabriella Zerlina Piero
NIM:212114057
Universitas Sanata Dharma
Yogyakarta
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Globalisasi dan perkembangan teknologi memberikan akses informasi yang luas melalui internet dan media sosial. Kemunculan internet dan media sosial secara langsung maupun tidak langsung memengaruhi gaya hidup mahasiswa. Fenomena ini, diperkuat dengan mudahnya akses ke *e-commerce* dan layanan kredit *online* seperti *Paylater* dan berpotensi mengancam keuangan mahasiswa. Penelitian ini bertujuan untuk menganalisis pengaruh *lifestyle* dan *locus of control* terhadap *financial management behavior* mahasiswa Akuntansi Universitas Sanata Dharma angkatan 2021.

Penelitian ini menggunakan metode kuantitatif dengan pendekatan deskriptif. Data dikumpulkan melalui penyebaran kuesioner online kepada 145 responden mahasiswa Program Studi Akuntansi Universitas Sanata Dharma angkatan 2021 menggunakan teknik *purposive sampling*. Analisis data dilakukan dengan teknik analisis deskriptif kuantitatif dan regresi linear berganda untuk menguji hipotesis penelitian.

Hasil penelitian menunjukkan bahwa *lifestyle* berpengaruh negatif terhadap *financial management behavior* dan *Locus of control* berpengaruh positif terhadap *financial management behavior*.

Kata kunci: *Lifestyle*, *Locus of control*, *Financial Management Behavior*, Keuangan, Mahasiswa Akuntansi

ABSTRACT

***ANALYSIS OF THE INFLUENCE OF LIFESTYLE AND
LOCUS OF CONTROL ON THE FINANCIAL
MANAGEMENT BEHAVIOR OF SANATA DHARMA
UNIVERSITY ACCOUNTING STUDENTS CLASS OF
2021***

Gabriella Zerlina Piero
NIM: 212114017
Sanata Dharma University
Yogyakarta
2025

Globalization and technological developments have provided widespread access to information through the internet and social media. The emergence of the internet and social media has directly and indirectly influenced the lifestyles of students. This phenomenon, reinforced by easy access to e-commerce and online credit services such as Paylater, has the potential to threaten the financial stability of students. This study aims to analyze the influence of lifestyle, locus of control, and financial management behavior on the financial stability of Accounting students at Sanata Dharma University, class of 2021.

This research used quantitative methods with descriptive and explanatory approaches. Data was collected through distributing online questionnaires to 145 respondents from the Accounting Study Program of Sanata Dharma University class of 2021 using purposive sampling technique. Data analysis was carried out using quantitative descriptive analysis techniques and multiple linear regression to test research hypotheses.

The results showed that lifestyle had a negative effect on students' financial management behavior and locus of control had a positive effect on financial management behavior.

Keywords: *Lifestyle, Locus of control, Financial Management Behavior, Financial, Accounting Students*