

ABSTRAK

**PENGARUH *STUDENT FINANCIAL WELLNESS* TERHADAP
KEBERHASILAN AKADEMIK MAHASISWA**

(Studi Empiris Mahasiswa Akuntansi Universitas Sanata Dharma Angkatan 2021-2023)

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Penelitian ini bertujuan untuk mengetahui pengaruh *student financial wellness* terhadap keberhasilan akademik mahasiswa Akuntansi Universitas Sanata Dharma. Keberhasilan akademik merupakan aspek penting bagi mahasiswa karena dapat menjadi indikator keberhasilan mahasiswa. Terdapat empat faktor utama yang membentuk *student financial wellness* dan keberhasilan akademik yakni *financial self-efficacy* , *financial socialization* , *financial strain* , dan *financial optimism*.

Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei. Teknik pengambilan sampel yang digunakan adalah *sampling* jenuh, di mana semua anggota populasi digunakan sebagai sampel. Instrumen pengumpulan data berupa kuesioner. Jumlah responden penelitian ini adalah 116 responden. Data yang diperoleh dianalisis menggunakan *Partial Least Squares Structural Equation Modeling* (PLS-SEM) melalui aplikasi *SmartPLS*.

Hasil penelitian menunjukkan bahwa *student financial wellness* tidak berpengaruh terhadap keberhasilan akademik mahasiswa akuntansi Universitas Sanata Dharma angkatan 2021-2023. Penelitian ini mengindikasikan bahwa *student financial wellness* mahasiswa, dalam hal pengelolaan keuangan, perencanaan keuangan, maupun kecemasan terkait kondisi finansial, tidak secara langsung memengaruhi keberhasilan akademik yang diukur melalui indeks prestasi kumulatif (IPK).

Kata kunci: *Student Financial Wellness*, Keberhasilan Akademik, Indeks Prestasi Kumulatif (IPK).

ABSTRACT

***THE INFLUENCE OF STUDENT FINANCIAL WELLNESS ON
THE ACADEMIC SUCCESS***

*(An Empirical Study of Accounting Students at Sanata Dharma University, Class
of 2021–2023)*

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This study aims to examine the influence of student financial wellness on the academic success of Accounting students at Sanata Dharma University. Academic success is an important aspect for students as it can serve as an indicator of their overall achievement. There are four main factors that shape student financial wellness and academic success, namely financial self-efficacy, financial socialization, financial strain, and financial optimism.

This study employed a quantitative approach using a survey method. The sampling technique used was saturated sampling, in which all members of the population were included as the sample. The data collection instrument was a questionnaire. The total number of respondents in this study was 116. The data obtained were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) through the SmartPLS application.

The results of the study showed that student financial wellness had no significant effect on the academic achievement of accounting students at Sanata Dharma University from the 2021–2023 cohorts. This study indicated that student financial wellness—covering aspects such as financial management, financial planning, and anxiety regarding financial conditions—did not directly influence academic success as measured by Grade Point Average (GPA).

Keywords: Student Financial Wellness, Academic Success, Grade Point Average (GPA)