

**ABSTRAK**

**HUBUNGAN LITERASI KEUANGAN, GAYA HIDUP, DAN  
PENGENDALIAN DIRI DENGAN PENGELOLAAN KEUANGAN  
PRIBADI MAHASISWA PROGRAM STUDI PENDIDIKAN EKONOMI  
DI UNIVERSITAS SANATA DHARMA YOGYAKARTA**

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2026

Penelitian ini bertujuan untuk mengetahui hubungan literasi keuangan, gaya hidup, dan pengendalian diri dengan pengelolaan keuangan pribadi mahasiswa Program Studi Pendidikan Ekonomi, Fakultas Keguruan dan Ilmu Pendidikan, Universitas Sanata Dharma. Penelitian dilakukan berdasarkan pendekatan kuantitatif dan jenis penelitian adalah korelasional. Populasi penelitian sebanyak 252 mahasiswa. Sampel penelitian sebanyak 152 mahasiswa. Teknik pengumpulan data adalah kuesioner. Teknik analisis data adalah uji korelasi Spearman's rho.

Hasil penelitian menunjukkan: 1) literasi keuangan tidak memiliki hubungan yang signifikan dengan pengelolaan keuangan pribadi mahasiswa (nilai koefisien korelasi =  $-0,024$ ; nilai signifikansi =  $0,770$ ); 2) gaya hidup tidak memiliki hubungan yang signifikan dengan pengelolaan keuangan pribadi mahasiswa (nilai koefisien korelasi =  $0,120$ ; nilai signifikansi =  $0,139$ ); 3) pengendalian diri memiliki hubungan positif dan signifikan dengan pengelolaan keuangan pribadi mahasiswa (nilai koefisien korelasi =  $0,442$ ; nilai signifikansi =  $0,000$ ).

**Kata kunci:** Literasi keuangan, gaya hidup, dan pengendalian diri, pengelolaan keuangan mahasiswa.

**ABSTRACT**

***THE RELATIONSHIP BETWEEN FINANCIAL LITERACY, LIFESTYLE, AND SELF-CONTROL WITH PERSONAL FINANCIAL MANAGEMENT OF STUDENTS OF THE ECONOMICS EDUCATION STUDY PROGRAM AT SANATA DHARMA UNIVERSITY, YOGYAKARTA***

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*This study aims to determine the relationship between financial literacy, lifestyle, and self-control with personal financial management among students of the Economics Education Study Program, Faculty of Teacher Training and Education, Sanata Dharma University. The study was conducted using a quantitative approach and was correlational in nature. The study population consisted of 252 students. The sample consisted of 152 students. Data collection was conducted using questionnaires. Data analysis was performed using Spearman's rho correlation test.*

*The results showed that: 1) financial literacy had no significant relationship with students' personal financial management (correlation coefficient =  $-.024$ ; significance value =  $.770$ ); 2) lifestyle has no significant relationship with students' personal financial management (correlation coefficient value =  $.120$ ; significance value =  $.139$ ); 3) self-control has a positive and significant relationship with students' personal financial management (correlation coefficient value =  $.442$ ; significance value =  $.000$ ).*

**Keywords:** *Financial literacy, lifestyle, and self-control, student financial management.*

