

**ABSTRAK**

**PENGARUH *FINANCIAL LITERACY*, *LIFESTYLE*, DAN *FINANCIAL ATTITUDE*  
TERHADAP PERILAKU KEUANGAN MAHASISWA NIAS  
DI ERA DIGITALISASI**

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Penelitian ini bertujuan untuk mengetahui (1) pengaruh *financial literacy*, *lifestyle*, dan *financial attitude* secara simultan berpengaruh terhadap perilaku keuangan. (2) pengaruh *financial literacy* terhadap perilaku keuangan. (3) pengaruh *lifestyle* terhadap perilaku keuangan. (4) pengaruh *financial attitude* terhadap perilaku keuangan. Teknik pengambilan sampel menggunakan nonprobability sampling dengan metode purposive sampling. Data diperoleh melalui penyebaran kuesioner dengan menggunakan google form kepada 170 responden. Teknik analisis data yang digunakan dalam penelitian ini adalah analisis deskriptif, dan analisis regresi linear berganda dengan menggunakan SPSS versi 30. Hasil penelitian ini menunjukkan bahwa: (1) pengaruh *financial literacy*, *lifestyle*, dan *financial attitude*, secara simultan berpengaruh terhadap perilaku keuangan, (2) *financial literacy* secara parsial berpengaruh terhadap perilaku keuangan, (3) *lifestyle* secara parsial berpengaruh terhadap perilaku keuangan, (4) *financial attitude* secara parsial berpengaruh terhadap perilaku keuangan.

Kata kunci: *Financial literacy*, *lifestyle*, *financial attitude*, dan perilaku keuangan

**ABSTRACT**

***THE EFFECT OF FINANCIAL LITERACY, LIFESTYLE, AND FINANCIAL ATTITUDE ON THE FINANCIAL BEHAVIOR OF NIAS STUDENTS IN THE DIGITAL AGE***

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*This study aims to find out (1) the influence of financial literacy, lifestyle, and financial attitude simultaneously affects financial behavior. (2) the influence of financial literacy on financial behavior. (3) the influence of lifestyle on financial behavior. (4) the influence of financial attitude on financial behavior. The sampling technique used nonprobability sampling with the purposive sampling method. Data was obtained through the distribution of questionnaires using google form to 170 respondents. The data analysis techniques used in this study are descriptive analysis, and multiple linear regression analysis using the SPSS version 30. The results of this study show that: (1) the influence of financial literacy, lifestyle, and financial attitude, simultaneously affects financial behavior, (2) financial literacy partially affects financial behavior, (3) lifestyle partially affects financial behavior, (4) financial attitude partially affects financial behavior.*

*Keywords: Financial literacy, lifestyle, financial attitude, and financial behavior*