

ABSTRAK

PENGARUH LITERASI KEUANGAN, GAYA HIDUP, DAN KONTROL DIRI TERHADAP PERILAKU KONSUMTIF MAHASISWA

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Penelitian ini bertujuan untuk mengetahui: 1) pengaruh negatif literasi keuangan terhadap perilaku konsumtif mahasiswa; 2) pengaruh positif gaya hidup terhadap perilaku konsumtif mahasiswa; 3) pengaruh negatif kontrol diri terhadap perilaku konsumtif mahasiswa; 4) pengaruh literasi keuangan, gaya hidup, dan kontrol diri terhadap perilaku konsumtif mahasiswa. Penelitian dilakukan berdasarkan pendekatan kuantitatif dan jenis penelitian *ex-post facto*. Waktu penelitian adalah bulan Maret sampai April 2026. Jumlah populasi sebanyak 178 mahasiswa aktif Program Studi Pendidikan Ekonomi Bidang Keahlian Khusus Pendidikan Ekonomi dan Pendidikan Akuntansi Universitas Sanata Dharma. Sampel penelitian sebanyak 123 orang. Teknik penarikan sampel adalah *proportionate stratified random sampling*. Teknik analisis data adalah regresi linear berganda.

Hasil penelitian menunjukkan bahwa: 1) pengaruh literasi keuangan terhadap perilaku konsumtif mahasiswa adalah negatif tetapi tidak signifikan ($\beta = -0,113$; sig. 0,296); 2) pengaruh gaya hidup terhadap perilaku konsumtif mahasiswa adalah pengaruh positif dan signifikan ($\beta = 0,242$; sig. 0,001); 3) pengaruh kontrol diri terhadap perilaku konsumtif mahasiswa adalah negatif dan signifikan ($\beta = -0,445$; sig. 0,000); 4) ada pengaruh literasi keuangan, gaya hidup, dan kontrol diri terhadap perilaku konsumtif mahasiswa ($F = 10,296$; sig. = 0,000).

Kata kunci: Literasi keuangan, gaya hidup, kontrol diri, perilaku konsumtif

ABSTRACT

THE EFFECTS OF FINANCIAL LITERACY, LIFESTYLE, AND SELF-CONTROL ON STUDENTS' CONSUMER BEHAVIOR

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This study aims to determine: 1) the negative effect of financial literacy on students' consumer behavior; 2) the positive effect of lifestyle on students' consumer behavior; 3) the negative effect of self-control on students' consumer behavior; 4) the combined effect of financial literacy, lifestyle, and self-control on students' consumer behavior. The study was conducted using a quantitative approach and an ex-post facto research design. The study was conducted from March to April 2026. The population consisted of 178 active students in the Economics Education Study Program, specializing in Economics Education and Accounting Education, at Sanata Dharma University. The sample size was 123 students. The sampling technique used was proportionate stratified random sampling. The data analysis technique employed was multiple linear regression.

The research results indicate that: 1) the effect of financial literacy on students' consumptive behavior is negative but not significant ($\beta = -0.113$; sig. 0.296); 2) the effect of lifestyle on students' consumptive behavior is positive and significant ($\beta = 0.242$; sig. 0.001); 3) the effect of self-control on students' consumption behavior is negative and significant ($\beta = -0.445$; sig. 0.000); 4) there is an effect of financial literacy, lifestyle, and self-control on students' consumption behavior ($F = 10.296$; sig. = 0.000).

Keywords: *Financial literacy, lifestyle, self-control, consumer behavior*