

## ABSTRAK

### HUBUNGAN LITERASI KEUANGAN, GAYA HIDUP, *LOCUS OF CONTROL* DENGAN PERILAKU MANAJEMEN KEUANGAN MAHASISWA

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Penelitian ini bertujuan untuk mengetahui: 1) hubungan literasi keuangan dengan perilaku manajemen keuangan mahasiswa; 2) hubungan gaya hidup dengan perilaku manajemen keuangan mahasiswa; 3) hubungan *locus of control* dengan perilaku manajemen keuangan mahasiswa. Penelitian ini dilakukan dengan pendekatan kuantitatif. Penelitian dilaksanakan pada bulan Maret sampai dengan April 2026. Populasi penelitian sebanyak 770 mahasiswa tingkat akhir Fakultas Keguruan dan Ilmu Pendidikan, Universitas Sanata Dharma. Sampel penelitian sebanyak 263 mahasiswa. Teknik penarikan sampel penelitian adalah *proportionate stratified random sampling*. Teknik pengumpulan data adalah kuesioner. Teknik analisis data adalah korelasi *Kendall's Tau*.

Hasil penelitian ini menunjukkan: 1) ada hubungan literasi keuangan dengan perilaku manajemen keuangan mahasiswa (*correlation coefficient* = 0.411; *sig. (2-tailed)* = 0.000); 2) ada hubungan gaya hidup dengan perilaku manajemen keuangan mahasiswa (*correlation coefficient* = 0.115; *sig. (2-tailed)* = 0.008); 3) ada hubungan *locus of control* terhadap perilaku manajemen keuangan mahasiswa Universitas (*correlation coefficient* = 0.197; *sig. (2-tailed)* = 0.000).

**Kata kunci:** Literasi keuangan, gaya hidup, *locus of control*, perilaku manajemen keuangan

ABSTRACT

***THE RELATIONSHIP BETWEEN FINANCIAL LITERACY, LIFESTYLE,  
AND LOCUS OF CONTROL WITH STUDENTS' FINANCIAL  
MANAGEMENT BEHAVIOR***

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*This study aims to determine: 1) the relationship between financial literacy and students' financial management behavior; 2) the relationship between lifestyle and students' financial management behavior; 3) the relationship between locus of control and students' financial management behavior. The research approach is quantitative. The study was conducted from March to April 2026. The study population consisted of 770 senior students in the Faculty of Teacher Training and Education, Sanata Dharma University. The study sample consisted of 263 students. The sampling technique used was proportionate stratified random sampling. The data collection method was a questionnaire. The data analysis technique was Kendall's Tau correlation.*

*The results of this study indicate: 1) there is a relationship between financial literacy and students' financial management behavior (correlation coefficient = 0.411; sig. (2-tailed) = 0.000); 2) there is a relationship between lifestyle and students' financial management behavior (correlation coefficient = 0.115; sig. (2-tailed) = 0.008); 3) there is a relationship between locus of control and the financial management behavior of university students (correlation coefficient = 0.197; sig. (2-tailed) = 0.000).*

**Keywords:** *Financial literacy, lifestyle, locus of control, financial management behavior*