ABSTRAK

PENGARUH LITERASI KEUANGAN, KONFORMITAS TEMAN SEBAYA, DAN PENGENDALIAN DIRI TERHADAP PERILAKU PENGELOLAAN KEUANGAN SISWA KELAS XII IPS SMA KOLESE DE BRITTO

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Penelitian ini bertujuan untuk menguji dan menganalisis pengaruh literasi keuangan, konformitas teman sebaya, dan pengendalian diri terhadap perilaku pengelolaan keuangan siswa kelas XII IPS SMA Kolese De Britto.

Penelitian ini merupakan penelitian eksplanatori yang dilaksanakan di SMA Kolese De Britto pada bulan Maret 2026. Populasi penelitian terdiri atas 64 siswa kelas XII IPS SMA Kolese De Britto. Teknik pengambilan sampel yang digunakan adalah *sampling jenuh*.Pengumpulan data dilakukan melalui tes objektif untuk mengukur literasi keuangan dan kuesioner untuk mengukur konformitas teman sebaya, pengendalian diri, dan perilaku pengelolaan keuangan. Teknik analisis data adalah regresi linear berganda.

Hasil analisis data menunjukkan bahwa: 1) literasi keuangan, konformitas teman sebaya, dan pengendalian diri dapat menjadi prediktor bagi perilaku pengelolaan keuangan siswa kelas XII IPS SMA Kolese De Britto; 2) literasi keuangan tidak berpengaruh terhadap perilaku pengelolaan keuangan siswa kelas XII IPS SMA Kolese De Britto; 3) konformitas teman sebaya berpengaruh negatif terhadap perilaku pengelolaan keuangan siswa kelas XII IPS SMA Kolese De Britto; dan 4) pengendalian diri berpengaruh positif terhadap perilaku pengelolaan keuangan siswa kelas XII IPS SMA Kolese De Britto.

Kata Kunci: perilaku pengelolaan keuangan, literasi keuangan, konformitas teman sebaya, pengendalian diri.

ABSTRACT

THE EFFECT OF FINANCIAL LITERACY, PEER CONFORMITY, AND SELF-CONTROL ON FINANCIAL MANAGEMENT BEHAVIOR AMONG 12th-GRADE SOCIAL SCIENCE STUDENTS AT KOLESE DE BRITTO HIGH SCHOOL

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This study aims to examine and analyze the effect of financial literacy, peer conformity, and self-control on financial management behavior among 12th -grade social science students at Kolese De Brittto High School.

This study employed an explanatory research design conducted at Kolese De Britto High School in March 2026. The population consisted of 64 12th-grade social science students at Kolese De Britto High School. The sampling technique used was saturated sampling. Data were collected through an objective test to measure financial literacy and questionnaires to measure peer conformity, self-control, and financial management behavior. The data analysis technique was multiple linear regression.

The results of the data analysis indicate that: 1) financial literacy, peer conformity, and self-control can serve as predictors of the financial management behavior among 12th-grade social science students at Kolese De Britto High School; 2) financial literacy had no effect on financial management behavior among 12th-grade social science students at Kolese De Britto High School; 3) peer conformity had a negative effect on financial management behavior among 12th-grade social science students at Kolese De Britto High School; and 4) self-control had a positive effect on financial management behavior among 12th-grade social science students at Kolese De Britto High School.

Keywords: *financial managament behavior, financial literacy, peer conformity, self-control.*