ABSTRAK

PENGARUH LITERASI KEUANGAN, GAYA HIDUP, SISTEM PEMBAYARAN DIGITAL TERHADAP PERILAKU MENABUNG MAHASISWA FKIP UNIVERSITAS SANATA DHARMA

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Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan, gaya hidup, dan sistem pembayaran digital (dompet digital, mobile banking, dan QRIS) terhadap perilaku menabung mahasiswa FKIP Universitas Sanata Dharma.

Jenis penelitian ini adalah eksplanatori dengan pendekatan kuantitatif. Populasi penelitian berjumlah 795 mahasiswa aktif FKIP Universitas Sanata Dharma. Sampel penelitian ditentukan melalui rumus Slovin dengan teknik convenience sampling, sehingga diperoleh sampel sebanyak 266 responden. Pengumpulan data dilakukan menggunakan kuesioner daring, sedangkan analisis data menggunakan statistik deskriptif dan regresi linear berganda.

Hasil analisis data menunjukkan bahwa 1) literasi keuangan, gaya hidup, dan sistem pembayaran digital dapat menjadi prediktor perilaku menabung mahasiswa FKIP Universitas Sanata Dharma. Secara parsial, 2) literasi keuangan tidak berpengaruh terhadap perilaku menabung, 3) gaya hidup berpengaruh positif terhadap perilaku menabung, dan 4) sistem pembayaran digital berpengaruh positif perilaku menabung mahasiswa. Temuan ini mengindikasikan bahwa pengendalian gaya hidup dan pemanfaatan fitur sistem pembayaran digital secara bijak lebih efektif dalam mendorong kebiasaan menabung dibandingkan sekadar pemahaman teori keuangan. Sebagai calon pendidik, mahasiswa diharapkan mampu mengelola pengeluaran secara disiplin guna meningkatkan kemandirian finansial di masa depan.

Kata Kunci: Perilaku Menabung, Literasi Keuangan, Gaya Hidup, Sistem Pembayaran Digital

ABSTRACT

THE INFLUENCE OF FINANCIAL LITERACY, LIFESTYLE, AND FINANCIAL TECHNOLOGY USAGE ON SAVING BEHAVIOR AMONG STUDENTS OF THE FACULTY OF TEACHER TRAINING AND EDUCATION AT SANATA DHARMA UNIVERSITY

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This study aims to analyze the influence of financial literacy, lifestyle, and the use of financial technology in the form of digital payment systems (e-wallets, mobile banking, and QRIS) on the saving behavior of students at the Faculty of Teacher Training and Education (FKIP), Sanata Dharma University.

This research is explanatory in nature with a quantitative approach. The population of this study consisted of 795 active students at FKIP Sanata Dharma University. The sample was determined using the Slovin formula with a convenience sampling technique, resulting in a sample of 266 respondents. Data were collected through an online questionnaire, while data analysis was carried out using descriptive statistics and multiple linear regression.

The results of the data analysis show that 1) financial literacy, lifestyle, and digital payment systems can serve as predictors of the saving behavior of FKIP students at Sanata Dharma University. Partially, 2) financial literacy does not have a significant effect on saving behavior, whereas 3) lifestyle have a positive significant effect on students saving behavior and 4) digital payment systems have a positive and significant effect on students saving behavior. These findings indicate that controlling one's lifestyle and wisely utilizing digital payment system features are more effective in encouraging saving habits than merely understanding financial theory. As future educators, students are expected to be able to manage their expenses in a disciplined manner in order to enhance their financial independence in the future.

Keywords: *Saving Behavior, Financial Literacy, Lifestyle, Digital Payment System*