

ABSTRAK

PENGARUH LITERASI KEUANGAN, PENGENDALIAN DIRI, DAN KEPATUHAN PADA ATURAN ASRAMA TERHADAP PERILAKU PENGELOLAAN KEUANGAN SISWI BERASRAMA SMA STELLA DUCE 2 YOGYAKARTA

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Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan, pengendalian diri, dan kepatuhan pada aturan asrama terhadap perilaku pengelolaan keuangan siswi berasrama SMA Stella Duce 2 Yogyakarta.

Penelitian ini menggunakan pendekatan kuantitatif dengan desain penelitian asosiatif. Populasi dalam penelitian ini adalah seluruh siswi kelas X dan XI yang tinggal di Asrama SMA Stella Duce 2 Yogyakarta. Sampel penelitian diambil dengan menggunakan teknik sampling jenuh dengan jumlah responden sebanyak 73 siswi. Data dikumpulkan melalui penyebaran kuesioner dan dianalisis menggunakan teknik regresi linear berganda.

Hasil analisis data menunjukkan bahwa: (1) literasi keuangan, pengendalian diri, dan kepatuhan pada aturan asrama dapat menjadi prediktor perilaku pengelolaan keuangan siswi berasrama SMA Stella Duce 2 Yogyakarta; (2) literasi keuangan berpengaruh positif terhadap perilaku pengelolaan keuangan siswi berasrama SMA Stella Duce 2 Yogyakarta; (3) pengendalian diri berpengaruh positif terhadap perilaku pengelolaan keuangan siswi berasrama SMA Stella Duce 2 Yogyakarta; dan (4) kepatuhan pada aturan asrama berpengaruh positif terhadap perilaku pengelolaan keuangan siswi berasrama SMA Stella Duce 2 Yogyakarta.

Kata Kunci: perilaku pengelolaan keuangan, literasi keuangan, pengendalian diri, kepatuhan pada aturan asrama.

ABSTRACT

THE INFLUENCE OF FINANCIAL LITERACY, SELF-CONTROL, AND COMPLIANCE WITH DORMITORY RULES ON THE FINANCIAL MANAGEMENT BEHAVIOR OF BOARDING STUDENTS AT SMA STELLA DUCE 2 YOGYAKARTA

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This study aimed to analyze the effects of financial literacy, self-control, and compliance with dormitory regulations on the financial management behavior of boarding female students at Stella Duce 2 Senior High School Yogyakarta.

This study employed a quantitative approach with an associative research design. The population consisted of all tenth- and eleventh-grade female students residing in the dormitory of Stella Duce 2 Senior High School Yogyakarta. A saturated sampling technique was used, resulting in a sample of 73 respondents. Data were collected through questionnaires and analyzed using multiple linear regression analysis.

The results showed that: (1) financial literacy, self-control, and compliance with dormitory regulations can serve as predictors of the financial management behavior of boarding female students at Stella Duce 2 Senior High School Yogyakarta; (2) financial literacy has a positive effect on the financial management behavior of boarding female students at Stella Duce 2 Senior High School Yogyakarta; (3) self-control has a positive effect on the financial management behavior of boarding female students at Stella Duce 2 Senior High School Yogyakarta; and (4) compliance with dormitory regulations has a positive effect on the financial management behavior of boarding female students at Stella Duce 2 Senior High School Yogyakarta.

Keywords: *financial management behavior, financial literacy, self-control, compliance with dormitory regulations.*