## ABSTRAK

# PENGARUH PAPARAN MEDIA SOSIAL, LITERASI KEUANGAN, DAN SELF-CONTROL, TERHADAP PERILAKU KEUANGAN MAHASISWA PROGRAM STUDI AKUNTANSI UNIVERSITAS SANATA DHARMA ANGKATAN 2023-2024

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Penelitian ini bertujuan untuk mengetahui pengaruh paparan media sosial, literasi keuangan, dan *self-control* terhadap perilaku keuangan mahasiswa Program Studi Akuntansi Universitas Sanata Dharma angkatan 2023-2024. Perilaku keuangan mahasiswa saat ini dihadapkan pada tantangan era digital yang ditandai dengan tingginya intensitas penggunaan media sosial di kalangan Generasi Z serta masih rendahnya tingkat literasi keuangan mahasiswa di bawah rata-rata nasional. Penelitian ini berlandaskan pada *Theory of Planned Behavior (TPB)*.

Penelitian ini menggunakan metode kuantitatif dengan desain eksplanatori dan teknik pengambilan sampel adalah *random sampling*. Data dikumpulkan melalui kuesioner berbasis skala *Likert* yang disebarkan secara daring kepada 212 responden mahasiswa Program Studi Akuntansi Universitas Sanata Dharma angkatan 2023-2024. Teknik analisis data yang digunakan adalah regresi linear berganda dan pengolahan data menggunakan bantuan SPSS.

Hasil penelitian ini menunjukkan bahwa paparan media sosial tidak berpengaruh negatif, melainkan berpengaruh positif terhadap perilaku keuangan mahasiswa. Literasi keuangan dan *self-control* juga terbukti berpengaruh positif, yang berarti semakin tinggi tingkat literasi keuangan dan *self-control* yang dimiliki, semakin baik pula perilaku keuangan mahasiswa. Program Studi Akuntansi disarankan untuk mendorong kegiatan edukasi keuangan bagi mahasiswa, sementara mahasiswa disarankan lebih selektif dalam memanfaatkan media sosial.

**Kata kunci**: Paparan Media Sosial, Literasi Keuangan, *Self-Control*, Perilaku Keuangan.

## *ABSTRACT*

## *THE EFFECT OF SOCIAL MEDIA EXPOSURE, FINANCIAL LITERACY, AND SELF-CONTROL ON THE FINANCIAL BEHAVIOR OF ACCOUNTING STUDENTS AT SANATA DHARMA UNIVERSITY CLASS OF 2023–2024*



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*This study aimed to examine the effect of social media exposure, financial literacy, and self-control on the financial behavior of Accounting students at Sanata Dharma University from the 2023–2024 cohorts. Students' financial behavior is currently facing challenges in the digital era, characterized by the high intensity of social media use among Generation Z and the relatively low level of financial literacy among university students, which remains below the national average. This study was based on the Theory of Planned Behavior (TPB).*

*This study employed a quantitative research method with an explanatory research design. The sampling technique used was random sampling. Data were collected through an online questionnaire using a Likert scale from 212 respondents who were Accounting students at Sanata Dharma University from the 2023–2024 cohorts. The data were analyzed using multiple linear regression with the assistance of SPSS.*

*The results of this study showed that social media exposure did not have a negative effect; instead, it had a positive effect on students' financial behavior. Financial literacy and self-control were also proven to have a positive effect, meaning that the higher the level of financial literacy and self-control possessed, the better the students' financial behavior. The Accounting Study Program is recommended to encourage financial education activities for students, while students are advised to be more selective in their use of social media.*



***Keywords**: Social media exposure, financial literacy, self-control, financial behavior.*