ABSTRAK

PENGARUH LITERASI KEUANGAN DAN SIKAP KEUANGAN PRIBADI TERHADAP PERILAKU KEUANGAN MAHASISWA FAKULTAS EKONOMI PRODI S1 MANAJEMEN UNIVERSITAS SANGGA BUANA YPKP BANDUNG

Ria Resti Yulianti

Perilaku keuangan mahasiswa semakin penting seiring meningkatnya biaya pendidikan dan kebutuhan hidup. Mahasiswa harus mengelola anggaran terbatas, sering bergantung pada uang saku, beasiswa, atau pekerjaan paruh waktu. Tanpa pemahaman manajemen keuangan yang baik, mereka berisiko mengalami kesulitan dalam memenuhi kebutuhan serta menghadapi masalah utang di masa depan. Perilaku keuangan yang bijak dapat membantu mahasiswa menghindari risiko tersebut.Penelitian ini bertujuan mengetahui pengaruh literasi keuangan dan sikap keuangan pribadi terhadap perilaku keuangan mahasiswa Fakultas Ekonomi Prodi S1 Manajemen Universitas Sangga Buana YPKP Bandung, baik secara simultan maupun parsial. Metode penelitian yang digunakan adalah kuantitatif dengan pendekatan deskriptif dan verifikatif. Populasi penelitian mencakup seluruh mahasiswa aktif dengan sampel 100 responden melalui random sampling. Data dikumpulkan melalui kuesioner dan dianalisis dengan regresi linier berganda menggunakan SPSS versi 26. Hasil penelitian menunjukkan bahwa secara simultan literasi keuangan dan sikap keuangan pribadi berpengaruh signifikan terhadap perilaku keuangan. Secara parsial, keduanya berpengaruh positif dan signifikan terhadap perilaku keuangan mahasiswa. Koefisien determinasi (R^2) menunjukkan variasi perilaku keuangan dapat dijelaskan oleh literasi keuangan dan sikap keuangan pribadi, sedangkan sisanya dipengaruhi faktor lain. Temuan ini menegaskan bahwa peningkatan literasi serta sikap keuangan positif mendorong perilaku keuangan yang lebih bijak di kalangan mahasiswa.

Kata kunci: Literasi Keuangan, Sikap Keuangan Pribadi, Perilaku Keuangan, Mahasiswa.

ABSTRACT

THE INFLUENCE OF FINANCIAL LITERACY AND PERSONAL FINANCIAL ATTITUDE ON STUDENTS' FINANCIAL BEHAVIOR IN THE FACULTY OF ECONOMICS, BACHELOR OF MANAGEMENT STUDY PROGRAM, SANGGA BUANA YPKP UNIVERSITY BANDUNG.

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Students' financial behavior has become increasingly important along with rising education costs and living needs. They must manage limited budgets, often relying on allowances, scholarships, or part-time jobs. Without proper financial management, students risk difficulties in meeting daily needs and future debt problems. Wise financial behavior helps them avoid such risks. This study aims to examine the influence of financial literacy and personal financial attitude on students' financial behavior, both simultaneously and partially, at the Faculty of Economics, Bachelor of Management, Sangga Buana YPKP University Bandung. The research method employed is quantitative with descriptive and verificative approaches. The population includes all active students, with a sample of 100 respondents selected through random sampling. Data were collected using questionnaires and analyzed through multiple linear regression with SPSS version 26. The results indicate that simultaneously, financial literacy and personal financial attitude significantly influence students' financial behavior. Partially, both financial literacy and financial attitude show positive and significant effects. The coefficient of determination (R^2) reveals that variations in financial behavior can be explained by financial literacy and financial attitude, while the remaining variance is influenced by other factors. These findings emphasize that improving literacy and shaping positive attitudes can encourage wiser financial behavior among students.

Keywords: *Financial Literacy, Personal Financial Attitude, Financial Behavior, Students.*