

ABSTRAK

PENGARUH *FINANCIAL LTERACY*, *FINANCIAL ATTITUDE*, *LOCUS OF CONTROL* DAN *LIFE STYLE* TERHADAP PERILAKU KONSUMTIF PADA MAHASISWA

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Penelitian ini bertujuan untuk mengetahui pengaruh *financial literacy*, *financial attitude*, *locus of control* dan *life style* terhadap perilaku konsumtif pada mahasiswa Pendidikan Ekonomi. Metode dalam penelitian ini menggunakan *deskriptif verifikatif* dengan pendekatan *ex post facto* dan *survey*. Populasi dalam penelitian ini adalah mahasiswa aktif Pendidikan Ekonomi angkatan 2017-2019. Jumlah sampel pada penelitian ini berjumlah 66 orang mahasiswa dengan teknik pengambilan sampel *nonprobability sampling* dengan menggunakan *purposive sampling*. Pengumpulan data menggunakan angket/kuesioner. Pengujian hipotesis dilakukan dengan uji t dan F serta diolah dengan program SPSS. Hasil analisis menunjukkan bahwa ada pengaruh *financial literacy*, *financial attitude*, *locus of control* dan *life style* terhadap perilaku konsumtif pada mahasiswa Pendidikan Ekonomi dengan kadar determinasi sebesar 0,643 atau 64,3% perilaku konsumtif dipengaruhi oleh *financial literacy*, *financial attitude*, *locus of control* dan *life style*, sisanya yaitu sebesar 35,7% dipengaruhi oleh faktor lain.

Kata kunci: *financial literacy*, *financial attitude*, *locus of control*, *life style*, perilaku konsumtif

ABSTRACT

THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL ATTITUDE, LOCUS OF CONTROL, AND LIFE STYLE ON STUDENTS' CONSUMPTIVE BEHAVIOR

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The research aims to determine the influence of financial literacy, financial attitude, locus of control, and life style on economics education students' consumptive behavior. The method in the research used verificative description with an ex post facto and survey approach. The population were all active students of economics education on batch 2017-2019. The samples were 66 students who were taken by using nonprobability sampling technique with purposive sampling. The data collection used questionnaire. The hypothesis testing was conducted by using SPSS program in order to find out the value of T test and F test. The results show that there is influence of financial literacy, financial attitude, locus of control, and life style on economics education students' consumptive behavior with the determinant level of 0,643 or 64,3 percent the students' consumptive behavior was influenced by financial literacy, financial attitude, locus of control and life style, while the rest of 35,7 percent was influenced by other factors which were not examined in the research.

Key words: financial literacy, financial attitude, locus of control, life style, consumptive behavior