ABSTRAK

PENGARUH LITERASI KEUANGAN, GAYA HIDUP, DAN STATUS SOSIAL EKONOMI ORANG TUA TERHADAP PERILAKU KONSUMTIF SISWA

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Ketidak mampuan individu dalam membedakan kebutuhan dan keinginan serta gaya hidup yang meningkatkan perilaku konsumtif Generasi Z, khususnya siswa SMA di Kota Metro, akibat rendahnya literasi keuangan dan lemahnya skala prioritas. Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan, gaya hidup, status sosial ekonomi orang tua terhadap perilaku konsumtif pada Siswa SMA Negeri 3 Metro.

Metode yang digunakan dalam penelitian ini adalah kuantitatif dengan pendekatan *ex post facto* dan survei. Populasi penelitian ini mencakup siswa kelas XI yang mengambil peminatan IPS berjumlah 143 dengan sampel 105 siswa. Yang dipilih melalui *simple random sampling* data dikumpulkan menggunakan kuesioner dengan skala *semantic differensial* dan dianalisis menggunakan regresi linear sederhana berganda melalui program SPSS versi 25.

Hasil penelitian menunjukkan bahwa literasi keuangan, gaya hidup, dan status sosial ekonomi orang tua masing-masing berpengaruh postif dan signifikan terhadap perilaku konsumtif pada siswa, baik secara parsial maupun simultan. sedangkan sisanya dipengaruhi faktor lain di luar penelitian. Berdasarkan temuan tersebut implikasi penelitian ini menekankan pentingnya pengendalian perilaku konsumtif siswa memerlukan penguatan literasi keuangan, pembinaan gaya hidup, yang lebih rasional, serta arahan orang tua dalam penggunan uang saku. Kolaborasi sekolah, guru dan orang tua menjadi kunci untuk membentuk kebiasaan konsumsi yang lebih bijak.

Kata Kunci: Gaya Hidup, Literasi Keuangan, Perilaku Konsumtif, Status Sosial Ekonomi Orang Tua.

ABSTRACT

THE EFFECT OF FINANCIAL LITERACY, LIFESTYLE, AND PARENTS' SOCIOECONOMIC STATUS ON STUDENTS' CONSUMTIVE BEHAVIOR

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Individuals' inability to distinguish between needs and wants, coupled with a consumptive lifestyle, increases the consumptive behavior of Generation Z, especially high school students in Metro City, due to low financial literacy and weak prioritization skills. This study aims to determine the effect of financial literacy, lifestyle, and parents' socioeconomic status on consumptive behavior among students at Metro State High School 3. The method used in this study is quantitative with an ex post facto approach and survey. The study population includes 143 grade XI students majoring in social sciences. The sample consists of 105 students. The sample was selected through random sampling. Data were collected using a questionnaire with a semantic differential scale and analyzed using multiple simple linear regression through the SPSS version 25 program. The results showed that financial literacy, lifestyle, and parents' socioeconomic status each had a positive and significant effect on consumptive behavior among students. either partially or simultaneously. while the rest was influenced by other factors outside the scope of this study. Based on these findings, the implications of this study emphasize the importance of controlling students' consumptive behavior by strengthening financial literacy, fostering a more rational lifestyle, and providing guidance from parents on the use of pocket money. Collaboration between schools, teachers, and parents is key to forming wiser consumption habits.

Keywords: Consumptive Behavior, Financial Literacy, Lifestyle, Social and Economic Status of Parents.