

ABSTRAK

Skripsi dengan judul “ **Pengaruh Literasi Keuangan, Gaya Hidup, dan Kontrol Diri Terhadap *Financial Management Behavior* Mahasiswa Prodi Manajemen Keuangan Syariah UIN Sayyid Ali Rahmatullah Tulungagung**” ini ditulis oleh Shafa Sena Salsabilla NIM.126406201006, Prodi Manajemen Keuangan Syariah, Jurusan Bisnis dan Manajemen, Fakultas Ekonomi dan Bisnis Islam, UIN Sayyid Ali Rahmatullah Tulungagung yang dibimbing Hj. Amalia Nuril Hidayati., S.E., M.Sy.

Penelitian ini dilatar belakangi kurangnya literasi keuangan, gaya hidup, dan kontrol diri mahasiswa Prodi Manajemen Keuangan Syariah UIN Sayyid Ali Rahmatullah Tulungagung untuk mengelola *financial management behavior*. Padahal secara pengetahuan dan edukasi, mereka pastinya telah melakukan pengelolaan keuangan dan mendapat materi perkuliahan tentang manajemen keuangan.

Tujuan penelitian ini adalah: (1) Untuk menguji pengaruh literasi keuangan, gaya hidup, dan kontrol diri terhadap *financial management behavior*. (2) Untuk menguji pengaruh literasi keuangan terhadap *financial management behavior*. (3) Untuk menguji pengaruh gaya hidup terhadap *financial management behavior*. (4) Untuk menguji pengaruh kontrol diri terhadap *financial management behavior*.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Teknik sampling yang digunakan dalam penelitian ini adalah *purposive sampling*. Data yang digunakan adalah data primer yang diperoleh dari kuesioner yang kemudian diisi oleh mahasiswa prodi Manajemen Keuangan Syariah Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung. Selama angkatan 2020-2021 dengan sampel sebanyak 100 responden.

Hasil penelitian ini menunjukkan bahwa: (1) Literasi keuangan, gaya hidup dan kontrol diri berpengaruh positif dan signifikan terhadap *financial management behavior*. (2) Literasi keuangan berpengaruh positif dan signifikan terhadap *financial management behavior*. (3) Gaya hidup berpengaruh positif dan signifikan terhadap *financial management behavior*. (4) Kontrol diri berpengaruh positif dan signifikan terhadap *financial management behavior*.

Kata Kunci : *Financial Management Behavior*, Literasi Keuangan, Gaya Hidup, Kontrol Diri

ABSTRACT

The thesis with the title "The Influence of Financial Literacy, Lifestyle, and Self-Control on Financial Management Behavior of Sharia Financial Management Study Program Students at UIN Sayyid Ali Rahmatullah Tulungagung" was written by Shafa Sena Salsabilla NIM.126406201006, Sharia Financial Management Study Program, Department of Business and Management, Faculty Islamic Economics and Business, UIN Sayyid Ali Rahmatullah Tulungagung supervised by Hj. Amalia Nuril Hidayati., S.E., M.Sy.

This research is based on the lack of financial literacy, lifestyle and self-control of Sharia Financial Management Study Program students at UIN Sayyid Ali Rahmatullah Tulungagung to manage financial management behavior. In fact, in terms of knowledge and education, they have certainly carried out financial management and received lecture material on financial management.

The aims of this research are: (1) To examine the influence of financial literacy, lifestyle and self-control on financial management behavior. (2) To test the influence of financial literacy on financial management behavior. (3) To test the influence of lifestyle on financial management behavior. (4) To test the effect of self-control on financial management behavior.

This research uses a quantitative approach with an associative type of research. The sampling technique used in this research was purposive sampling. The data used is primary data obtained from a questionnaire which was then filled in by students of the Sharia Financial Management study program, Faculty of Islamic Economics and Business, Sayyid Ali Rahmatullah State Islamic University, Tulungagung. During the 2020-2021 class with a sample of 100 respondents.

The results of this research show that: (1) Financial literacy, lifestyle and self-control have a positive and significant effect on financial management behavior. (2) Financial literacy has a positive and significant effect on financial management behavior. (3) Lifestyle has a positive and significant effect on financial management behavior. (4) Self-control has a positive and significant effect on financial management behavior.

Keywords: Financial Management Behavior, Financial Literacy, Lifestyle, Self-Control