

ABSTRAK

Skripsi dengan judul “Pengaruh Literasi Keuangan, Electronic Wallet dan Gaya Hidup Terhadap Pengelolaan Keuangan Mahasiswa Program Studi Manajemen Keuangan Syariah UIN Sayyid Ali Rahmatullah Tulungagung”. Diteliti oleh Sulis Maslihatun Nisa’, NIM 126406211064. Program Studi Manajemen Keuangan Syariah, pembimbing Bapak Faizal Satria Desitama, S.S.T., M.Acc.

Penelitian ini dilatar belakangi oleh pentingnya literasi keuangan dalam pengelolaan keuangan mahasiswa, terutama di era digital yang memberikan kemudahan dalam bertransaksi melalui layanan elektronik seperti *e-wallet*. Perkembangan teknologi yang semakin pesat telah mendorong perubahan gaya hidup mahasiswa yang cenderung lebih konsumtif, terutama dengan kemudahan akses terhadap *e-wallet* yang memungkinkan transaksi dilakukan secara instan. Hal ini dapat mempengaruhi pola pengeluaran mahasiswa, yang pada akhirnya berdampak pada kondisi keuangan mereka secara keseluruhan.

Penelitian ini bertujuan untuk (1) menganalisis pengaruh variabel Literasi Keuangan, *E-Wallet*, dan Gaya Hidup terhadap pengelolaan keuangan Mahasiswa Program Studi Manajemen Keuangan Syariah UIN Sayyid Ali Rahmatullah Tulungagung. (2) menganalisis pengaruh variabel Literasi Keuangan terhadap pengelolaan keuangan Mahasiswa Program Studi Manajemen Keuangan Syariah UIN Sayyid Ali Rahmatullah Tulungagung. (3) menganalisis pengaruh variabel *E-Wallet* terhadap pengelolaan keuangan Mahasiswa Program Studi Manajemen Keuangan Syariah UIN Sayyid Ali Rahmatullah Tulungagung. (4) menganalisis pengaruh variabel Gaya Hidup terhadap pengelolaan keuangan Mahasiswa Program Studi Manajemen Keuangan Syariah UIN Sayyid Ali Rahmatullah Tulungagung.

Metode penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Penelitian ini menggunakan teknik *purposive sampling* dengan hasil total sampel 249 dari populasi 656 mahasiswa Program Studi Manajemen Keuangan Syariah UIN Sayyid Ali Rahmatullah Tulungagung. Teknik pengumpulan data dalam penelitian ini adalah data primer dengan menyebar kuesioner kepada responden. Teknik analisis data menggunakan analisis regresi linear berganda yang diolah menggunakan SPSS-26.

Hasil penelitian menunjukkan bahwa (1) literasi keuangan, *electronic wallet* dan gaya hidup secara bersama-sama berpengaruh positif dan signifikan terhadap pengelolaan keuangan Mahasiswa Program Studi Manajemen Keuangan Syariah UIN Sayyid Ali Rahmatullah Tulungagung. (2) literasi keuangan berpengaruh positif dan signifikan terhadap pengelolaan keuangan Mahasiswa Program Studi Manajemen Keuangan Syariah UIN Sayyid Ali Rahmatullah Tulungagung. (3) *electronic wallet* berpengaruh positif dan signifikan terhadap pengelolaan keuangan Mahasiswa Program Studi Manajemen Keuangan Syariah UIN Sayyid Ali Rahmatullah Tulungagung. (4) gaya hidup berpengaruh negatif dan signifikan terhadap pengelolaan keuangan Mahasiswa Program Studi Manajemen Keuangan Syariah UIN Sayyid Ali Rahmatullah Tulungagung.

Kata Kunci: Literasi Keuangan, Electronic Wallet, Gaya Hidup, Pengelolaan Keuangan

ABSTRACT

Thesis with the title "The Influence of Financial Literacy, Electronic Wallet and Lifestyle on Financial Management of Students of the Sharia Financial Management Study Program at UIN Sayyid Ali Rahmatullah Tulungagung". Researched by Sulis Mas seenun Nisa', NIM 126406211064. Sharia Financial Management Study Program, supervisor Mr. Faizal Satria Desitama, S.S.T., M.Acc.

This research is motivated by the importance of financial literacy in managing student finances, especially in the digital era which provides convenience in transactions through electronic services such as e-wallet. The increasingly rapid development of technology has encouraged changes in student lifestyles which tend to be more consumptive, especially with ease of access and e-wallet which allows transactions to be carried out instantly. This can influence students' spending patterns, which ultimately impacts their overall financial condition.

This research aims to (1) analyze the influence of the Financial Literacy variable, E-Wallet, and Lifestyle towards financial management of Sharia Financial Management Study Program Students at UIN Sayyid Ali Rahmatullah Tulungagung. (2) analyze the influence of the Financial Literacy variable on the financial management of Sharia Financial Management Study Program students at UIN Sayyid Ali Rahmatullah Tulungagung. (3) analyzing the influence of variables E-Wallet on financial management of students of the Sharia Financial Management Study Program at UIN Sayyid Ali Rahmatullah Tulungagung. (4) analyzing the influence of Lifestyle variables on the financial management of Students of the Sharia Financial Management Study Program at UIN Sayyid Ali Rahmatullah Tulungagung.

This research method uses a quantitative approach with an associative type of research. This research uses techniques purposive sampling with a total sample of 249 from a population of 656 students of the Sharia Financial Management Study Program at UIN Sayyid Ali Rahmatullah Tulungagung. The data collection technique in this research is primary data by distributing questionnaires to respondents. The data analysis technique uses multiple linear regression analysis which is processed using SPSS-26.

The research results show that (1) financial literacy, electronic wallet and lifestyle together have a positive and significant effect on the financial management of students of the Sharia Financial Management Study Program at UIN Sayyid Ali Rahmatullah Tulungagung. (2) financial literacy has a positive and significant effect on financial management of students of the Sharia Financial Management Study Program at UIN Sayyid Ali Rahmatullah Tulungagung. (3) electronic wallet has a positive and significant effect on the financial management of students in the Sharia Financial Management Study Program at UIN Sayyid Ali Rahmatullah Tulungagung. (4) lifestyle has a negative and significant effect on financial management of students of the Sharia Financial Management Study Program at UIN Sayyid Ali Rahmatullah Tulungagung.

Keywords: *Financial Literacy, Electronic Wallet, Lifestyle, Financial Management*