ABSTRAK

Skripsi dengan judul "Pengaruh Literasi Keuangan Syariah, Sikap Keuangan, dan Gaya Hidup Digital terhadap Pengelolaan Keuangan Pribadi Mahasantri Generasi Z di Blitar" ini ditulis oleh Ahmad Rifa'i, NIM. 1860406222068, dengan pembimbing Rafika Meilia Sari, S.E., M.M.

Kata Kunci: Literasi Keuangan Syariah, Sikap Keuangan, Gaya Hidup Digital, Pengelolaan Keuangan Pribadi, Mahasantri Generasi Z.

Penelitian ini dilatarbelakangi oleh rendahnya kemampuan sebagian masyarakat, termasuk kalangan terpelajar, dalam merencanakan keuangan dan mengendalikan pengeluaran, sebagaimana tercermin dari Indeks Literasi Keuangan Nasional yang belum sepenuhnya diimbangi oleh sikap keuangan yang positif. Kondisi ini turut dialami mahasantri Generasi Z di Blitar yang hidup dalam lingkungan sarat nilai Islam, namun tetap bersentuhan dengan ekosistem digital seperti dompet digital, mobile banking, dan paylater yang berpotensi mendorong pengeluaran tidak terencana. Kesenjangan antara nilai keislaman dan praktik pengelolaan keuangan tersebut menjadi fenomena menarik untuk dikaji.

Penelitian ini bertujuan untuk menguji (1) pengaruh literasi keuangan syariah terhadap pengelolaan keuangan pribadi mahasantri Generasi Z di Blitar, (2) pengaruh sikap keuangan terhadap pengelolaan keuangan pribadi mahasantri Generasi Z di Blitar, (3) pengaruh gaya hidup digital terhadap pengelolaan keuangan pribadi mahasantri Generasi Z di Blitar, dan (4) pengaruh ketiga variabel tersebut secara simultan terhadap pengelolaan keuangan pribadi mahasantri Generasi Z di Blitar.

Penelitian ini menggunakan pendekatan kuantitatif dengan teknik analisis regresi linier berganda. Populasi penelitian ini adalah seluruh mahasantri Generasi Z di lima pondok pesantren Blitar, dengan sampel sejumlah 176 responden yang diambil melalui teknik sampling jenuh. Data diperoleh melalui penyebaran kuesioner dan dianalisis dengan bantuan perangkat lunak IBM SPSS Statistics versi 25.

Hasil penelitian menunjukkan bahwa (1) literasi keuangan syariah berpengaruh positif dan signifikan terhadap pengelolaan keuangan pribadi mahasantri Generasi Z di Blitar, (2) sikap keuangan berpengaruh positif dan signifikan terhadap pengelolaan keuangan pribadi mahasantri Generasi Z di Blitar, (3) gaya hidup digital berpengaruh positif dan signifikan terhadap pengelolaan keuangan pribadi mahasantri Generasi Z di Blitar, dan (4) literasi keuangan syariah, sikap keuangan, serta gaya hidup digital secara simultan berpengaruh positif dan signifikan terhadap pengelolaan keuangan pribadi mahasantri Generasi Z di Blitar.

ABSTRACT

This thesis, titled "The Influence of Sharia Financial Literacy, Financial Attitudes, and Digital Lifestyles on the Personal Financial Management of Generation Z Mahasantri in Blitar," was written by Ahmad Rifa'i, NIM. 1860406222068, under the supervision of Rafika Meilia Sari, S.E., M.M.

Keywords: Sharia Financial Literacy, Financial Attitudes, Digital Lifestyle, Personal Financial Management, Generation Z Islamic College Students.

This study was motivated by the low financial planning and spending management skills among certain segments of the population including the educated as reflected in the National Financial Literacy Index, which has not yet been fully complemented by positive financial attitudes. This situation is also experienced by Generation Z Islamic boarding school students in Blitar, who live in an environment steeped in Islamic values but are nonetheless exposed to a digital ecosystem such as digital wallets, mobile banking, and "pay-later" services that has the potential to encourage unplanned spending. The gap between Islamic values and these financial management practices presents an intriguing phenomenon worthy of study.

This study aims to examine (1) the effect of Islamic financial literacy on the personal financial management of Generation Z Islamic boarding school students in Blitar, (2) the effect of financial attitudes on the personal financial management of Generation Z Islamic boarding school students in Blitar, (3) the effect of digital lifestyle on the personal financial management of Generation Z boarding school students in Blitar, and (4) the simultaneous effect of these three variables on the personal financial management of Generation Z boarding school students in Blitar.

This study employed a quantitative approach using multiple linear regression analysis. The study population consisted of all Generation Z boarding school students at five Islamic boarding schools in Blitar, with a sample of 176 respondents selected through saturation sampling. Data were collected via a questionnaire and analyzed using IBM SPSS Statistics version 25.

The results show that (1) Islamic financial literacy has a positive and significant effect on the personal financial management of Generation Z boarding school students in Blitar, (2) financial attitudes have a positive and significant effect on the personal financial management of Generation Z boarding school students in Blitar, (3) digital lifestyle has a positive and significant effect on the personal financial management of Generation Z college students in Blitar, and (4) Islamic financial literacy, financial attitudes, and digital lifestyle simultaneously have a positive and significant effect on the personal financial management of Generation Z college students in Blitar.