

ABSTRAK

Nurul Juwinda Bugis, 2022. Pengaruh Literasi Keuangan dan Inklusi Keuangan Terhadap Perilaku Konsumtif Mahasiswa Universitas Khairun. Ketua Komisi : Rheza Pratama, SE., M.M, Anggota Komisi : Fadli Ali Taslim, SE., S.H., M.Si

Tujuan penelitian ini adalah untuk mengetahui pengaruh literasi keuangan dan inklusi keuangan terhadap perilaku konsumtif mahasiswa Universitas Khairun.

Penelitian ini adalah pendekatan kuantitatif. Sampel diambil dari mahasiswa penerima beasiswa bidikmisi di Universitas Khairun angkatan 2018, 2019, dan 2020 yang telah mendapatkan bantuan tersebut. Teknik pengambilan sampel menggunakan *purposive sampling*. Sampel yang digunakan dalam penelitian ini sebanyak 110 mahasiswa. Data dikumpulkan dengan kuesioner. Teknik analisis data yang digunakan adalah regresi linear berganda dengan program SPSS versi 24.

Hasil analisis regresi menunjukkan bahwa terdapat pengaruh antara variabel literasi keuangan terhadap perilaku konsumtif sebesar 0,477 dan tidak berpengaruh antara variabel inklusi keuangan terhadap variabel perilaku konsumtif sebesar 0,332. Dengan demikian dapat dikatakan bahwa terdapat pengaruh literasi keuangan terhadap perilaku konsumtif mahasiswa Universitas Khairun, kemudian dapat dikatakan bahwa tidak berpengaruh inklusi keuangan terhadap perilaku konsumtif mahasiswa Universitas Khairun.

Kata Kunci : Literasi Keuangan, Inklusi Keuangan, Mahasiswa, dan Perilaku Konsumtif

ABSTRAK

Nurul Juwinda Bugis, 2022. The Effect of Financial Literacy and Financial Inclusion on Consumptive Behavior of Khairun University Students. Chairman : Rheza Pratama, SE., M.M, member Fadli Ali Taslim, SE., S.H., M.Si

The purpose of this study was to determine the effect of financial literacy and financial inclusion on the consumptive behavior of Khairun University students.

This research is quantitative approach. The sample was taken from students who received the bidikmisi scholarship at Khairun University batch 2018, 2019, and 2020 who had received the assistance. The sampling technique used was purposive sampling. The sample used in this study were 110 students. Data were collected by questionnaire. The data analysis technique used is multiple linear regression with SPSS version 24 program.

The results of the regression analysis show that there is an influence between financial literacy variables on consumptive behavior of 0.477 and no effect between financial inclusion variables on consumptive behavior variables of 0.332. Thus it can be said that there is an influence of financial literacy on the consumptive behavior of Khairun University students, then it can be said that there is no effect of financial inclusion on the consumptive behavior of Khairun University students.

Keywords: Financial Literacy, Financial Inclusion, Students, and Consumptive Behavior