



**PENGARUH LITERASI KEUANGAN DAN GAYA HIDUP
MAHASISWA TERHADAP PENGELOLAAN KEUANGAN DI
CIKARANG**

SKRIPSI

Diajukan sebagai satu syarat untuk mendapatkan gelar

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PRESIDENT UNIVERSITY
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ABSTRAK

Economic developments and the increasing of student opportunity to work, have caused the importance of financial literacy. Student that also worked to increase their personal income know managing the personal income. Problem arise when student cannot manage their personal income become of financial literacy. This study aims to examine the relationship between financial literacy and lifestyle towards student financial management at President University, Pelita Bangsa University, Cikarang Branch Open University, STAI HAS Cikarang, STEBI Global Mulia and LP3I Cikarang. This research is a descriptive quantitative research with data collection techniques using a questionnaire. a sample of 150 students at President University, Pelita Bangsa University, Cikarang Branch Open University, STAI HAS Cikarang, STEBI Global Mulia and LP3I Cikarang. The data analysis technique uses the classical assumption test, multiple linear regression analysis, F test and T test. The results of this study are that financial literacy has a partially significant effect on student financial management in Cikarang. Lifestyle has a partially significant effect on student financial management in Cikarang.

Keywords: Financial literacy, Lifestyle, Financial management

Inti sari

Perkembangan kondisi ekonomi dan kesempatan kerja mahasiswa mengakibatkan literasi keuangan menjadi semakin penting dalam mengelola keuangan individu yang sedang belajar bekerja (mahasiswa). Literasi keuangan merupakan proses pembelajaran bagi individu mahasiswa untuk dapat mengelola uangnya dengan baik. Permasalahan muncul ketika banyak mahasiswa yang bekerja tidak bisa mengelola keuangannya, sehingga terjadi pemborosan pengeluaran. Penelitian ini bertujuan untuk hubungan literasi keuangan dan gaya hidup terhadap pengelolaan keuangan mahasiswa di President university, Universitas pelita bangsa, Universitas terbuka cabang cikarang, STAI HAS cikarang, STEBI Global Mulia dan LP3I Cikarang. penelitian ini adalah penelitian kuantitatif deskriptif dengan teknik pengumpulan data menggunakan kuesioner. sampel 150 mahasiswa di President university, Universitas pelita bangsa, Universitas terbuka cabang cikarang, STAI HAS cikarang, STEBI Global Mulia dan LP3I Cikarang. Teknik analisis data menggunakan uji asumsi klasik, analisis regresi linear berganda, uji F dan uji T. Hasil penelitian ini adalah Literasi keuangan berpengaruh signifikan secara parsial terhadap pengelolaan keuangan mahasiswa di Cikarang. Gaya hidup berpengaruh signifikan secara parsial terhadap pengelolaan keuangan mahasiswa di Cikarang.

Kata kunci : Literasi keuangan, Gaya Hidup, Pengelolaan keuangan

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