

## ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan dan *lifestyle* hedonis terhadap perilaku konsumtif dengan *locus of control* sebagai variabel mediasi pada mahasiswa Program Studi Manajemen Fakultas Ekonomi dan Bisnis Universitas Trunojoyo Madura. Metode penelitian yang digunakan adalah kuantitatif dengan pendekatan survei. Populasi dalam penelitian ini adalah mahasiswa angkatan 2022 dan 2023, dengan teknik pengambilan sampel menggunakan *purposive sampling*. Instrumen penelitian menggunakan kuesioner dengan skala Likert yang telah diuji validitas dan reliabilitasnya. Teknik analisis data menggunakan *Structural Equation Modeling* berbasis *Partial Least Square*. Hasil penelitian menunjukkan bahwa literasi keuangan berpengaruh negatif terhadap perilaku konsumtif serta berpengaruh positif dan signifikan terhadap *locus of control*. *Lifestyle* hedonis berpengaruh positif terhadap perilaku konsumtif dan berpengaruh negatif terhadap *locus of control*. Selain itu, *locus of control* berpengaruh negatif terhadap perilaku konsumtif dan mampu memediasi pengaruh literasi keuangan dan *lifestyle* hedonis terhadap perilaku konsumtif.

**Kata kunci:** Literasi Keuangan, *Lifestyle* Hedonis, *Locus of Control*, Perilaku Konsumtif

## **ABSTRACT**

*This study aims to analyze the effect of financial literacy and hedonic lifestyle on consumptive behavior with locus of control as a mediating variable among students of the Management Study Program, Faculty of Economics and Business, Universitas Trunojoyo Madura. This research uses a quantitative method with a survey approach. The population consists of students from the 2022 and 2023 cohorts, with the sampling technique using purposive sampling. The research instrument is a questionnaire using a Likert scale that has been tested for validity and reliability. The data analysis technique uses Structural Equation Modeling based on Partial Least Square. The results show that financial literacy has a negative effect on consumptive behavior and a positive and significant effect on locus of control. Hedonic lifestyle has a positive effect on consumptive behavior and a negative effect on locus of control. In addition, locus of control has a negative effect on consumptive behavior and is able to mediate the effect of financial literacy and hedonic lifestyle on consumptive behavior.*

**Keywords:** *Financial Literacy, Hedonic Lifestyle, Locus of Control, Consumptive Behavior*