

Abstract

Robiatul Adewiyeh, "The Influence of Income, Financial Literacy, and Lifestyle on the Consumptive Behavior of Students at the Faculty of Economics and Business, Trunojoyo University, Madura," with supervisor Sumarto, S.E., M.E.

This study aims to examine the influence of income, financial literacy, and lifestyle on the consumer behavior of students at the Faculty of Economics and Business, Trunojoyo University, Madura. Data were collected through a questionnaire with a quantitative approach. The study population was students from the 2022-2024 intake, with a sample of 96 people taken using a purposive sampling technique. Data analysis techniques used the classical assumption test, multiple linear regression, coefficient of determination, F test, and t test with the help of SPSS. The results of the study show that: (1) Income has no significant effect on consumer behavior. (2) Financial literacy has a negative and significant effect on consumer behavior. (3) Lifestyle has a positive and significant effect on consumer behavior. (4) Simultaneously, income, financial literacy, and lifestyle have a significant effect on consumer behavior. The R Square value of 84.3% of consumer behavior is influenced by these three variables, while 15.7% is influenced by other variables outside this study.

Keywords: *Consumer Behavior, Financial Literacy, Lifestyle*

Abstrak

Robiatul Adewiyeh, “Pengaruh Pendapatan, Literasi Keuangan dan Gaya Hidup terhadap Perilaku Konsumtif Mahasiswa Fakultas Ekonomi dan Bisnis Universitas Trunojoyo Madura” dosen pembimbing Sumarto, S.E, M.E.

Penelitian ini bertujuan untuk menguji pengaruh pendapatan, literasi keuangan, dan gaya hidup terhadap perilaku konsumtif mahasiswa Fakultas Ekonomi dan Bisnis Universitas Trunojoyo Madura. Data dikumpulkan melalui kuesioner dengan pendekatan kuantitatif. Populasi penelitian adalah mahasiswa angkatan 2022 2024, dengan sampel 96 orang yang diambil menggunakan teknik purposive sampling. Teknik analisis data menggunakan uji asumsi klasik, regresi linear berganda, koefisien determinasi, uji F, dan uji t dengan bantuan SPSS. Hasil penelitian menunjukkan bahwa: (1) Pendapatan tidak berpengaruh signifikan terhadap perilaku konsumtif. (2) Literasi keuangan berpengaruh negatif dan signifikan terhadap perilaku konsumtif. (3) Gaya hidup berpengaruh positif dan signifikan terhadap perilaku konsumtif. (4) Secara simultan, pendapatan, literasi keuangan, dan gaya hidup berpengaruh signifikan terhadap perilaku konsumtif. Nilai R Square sebesar 84,3% perilaku konsumtif dipengaruhi oleh ketiga variabel tersebut, sedangkan 15,7% dipengaruhi variabel lain di luar penelitian ini.

Kata Kunci: Perilaku Konsumtif, Literasi Keuangan, Gaya Hidup