

**PENGARUH GAYA HIDUP DAN PERILAKU KONSUMTIF BELANJA
ONLINE TERHADAP PERILAKU PENGELOLAAN KEUANGAN
MAHASISWA MANAJEMEN ANGKATAN 2023 UNIVERSITAS
TRIBHUWANA TUNGGADEWI MALANG**

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ABSTRAK

Tujuan penelitian ini untuk mengetahui pengaruh gaya hidup dan perilaku konsumtif belanja *online* terhadap perilaku pengelolaan keuangan mahasiswa Manajemen angkatan 2023 Universitas Tribhuwana Tunggadewi Malang, baik secara parsial maupun simultan. Jenis penelitian kuantitatif. Populasi penelitian yaitu seluruh mahasiswa Manajemen angkatan 2023 Fakultas Ekonomi UNITRI Malang sebanyak 197 orang. Sampel yang digunakan sebanyak 67 orang. Instrumen menggunakan kuesioner. Analisis data menggunakan regresi linier berganda. Pengujian hipotesis menggunakan uji t dan uji F. Hasil regresi linier berganda diperoleh kedua variabel bebas memiliki nilai koefisien regresi positif, dan nilai koefisien determinasi *R Square* sebesar 0,603 (kontribusi pengaruh variabel bebas terhadap variabel terikat sebesar 60,3%). Hasil pengujian hipotesis uji t (parsial) didapatkan kedua variabel bebas memiliki nilai $t_{hitung} > t_{tabel}$ dengan signifikan $< 0,05$ dan hasil pengujian hipotesis F (simultan) didapatkan nilai $F_{hitung} > F_{tabel}$ dengan signifikan $< 0,05$. Sehingga disimpulkan bahwa gaya hidup dan perilaku konsumtif belanja *online* berpengaruh signifikan terhadap perilaku pengelolaan keuangan mahasiswa Manajemen angkatan 2023 Universitas Tribhuwana Tunggadewi Malang, baik secara parsial maupun simultan. Mahasiswa disarankan untuk menghindari kecenderungan untuk mengikuti gaya hidup konsumtif yang berlebihan, sebaiknya lebih fokus pada kebutuhan yang mendesak dan menunda pembelian barang yang tidak penting. Selain itu mahasiswa disarankan untuk lebih bijaksana dalam melakukan pembelian secara *online* dengan selalu mempertimbangkan apakah barang tersebut benar-benar diperlukan.

Kata Kunci: Gaya Hidup, Perilaku Konsumtif Belanja *Online*, Perilaku pengelolaan Keuangan.

**EFFECT OF LIFESTYLE AND CONSUMPTIVE BEHAVIOR OF ONLINE
SHOPPING ON THE FINANCIAL MANAGEMENT BEHAVIOR OF
STUDENT MANAGEMENT OF THE 2023 UNIVERSITY OF
TRIBHUWANA TUNGGADEWI MALANG**

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ABSTRACT

The aim of this study is to determine the effect of lifestyle and consumptive behavior of online shopping on the financial management behavior of the 2023 Tribhuwana Tungga Dewi University of Malang, both partially and simultaneously. Types of Quantitative Research. The research population is all 2023 Faculty of Management of the Faculty of Ekonomi Unitri Malang as many as 197 people. Samples used were 67 people. Instrument using a questionnaire. Data analysis using multiple linear regression. Hypothesis testing using the *t* test and *F* test. Multiple linear regression results obtained by the two independent variables have a positive regression coefficient value, and the coefficient of *R* Square determination of 0.603 (contribution of the independent variable to the dependent variable of 60.3%). The results of testing the *t* (partial) test hypothesis found the two independent variables have a $t_{count} > t_{table}$ value significantly <0.05 and the results of the *F* (simultaneous) hypothesis testing obtained the $F_{count} > F_{table}$ value with significantly <0.05 . So it was concluded that the lifestyle and consumptive behavior of online shopping had a significant effect on the financial management behavior of the 2023 Tribhuwana Tungga Dewi University of Malang, both partially and simultaneously. Students are advised to avoid a tendency to follow excessive consumptive lifestyles, it should be more focused on urgent needs and delaying the purchase of unnecessary goods. In addition, students are advised to be wiser in making online purchases by always considering whether the item is really needed.

Keywords: Lifestyle, Consumptive Behavior Online Shopping, Financial Management Behavior.