

ABSTRAK

**PENGARUH LINGKUNGAN KELUARGA, TEMAN SEBAYA, DAN
LITERASI KEUANGAN TERHADAP PERILAKU KONSUMTIF
MAHASISWA PENDIDIKAN AKUNTANSI
UNIVERSITAS SANATA DHARMA YOGYAKARTA**

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Penelitian ini bertujuan untuk mengetahui: (1) pengaruh negatif lingkungan keluarga terhadap perilaku konsumtif; (2) pengaruh positif teman sebaya terhadap perilaku konsumtif; (3) pengaruh negatif literasi keuangan terhadap perilaku konsumtif; (4) pengaruh lingkungan keluarga, teman sebaya, literasi keuangan terhadap perilaku konsumtif. Jenis penelitian adalah penelitian kuantitatif. Penelitian dilaksanakan pada bulan Juni 2023. Populasi penelitian adalah mahasiswa Program Studi Pendidikan Ekonomi, Bidang Keahlian Khusus Pendidikan Akuntansi, Fakultas Keguruan dan Ilmu Pendidikan, Universitas Sanata Dharma. Jumlah sampel penelitian sebanyak 80 mahasiswa. Teknik pengambilan sampel adalah *purposive sampling*. Metode pengumpulan data adalah kuesioner. Teknik analisis data adalah regresi linear berganda.

Hasil penelitian menunjukkan bahwa: (1) lingkungan keluarga berpengaruh negatif terhadap perilaku konsumtif (nilai *sig. 1-tailed* = 0,000); (2) teman sebaya berpengaruh positif terhadap perilaku konsumtif (nilai *sig. 1-tailed* = 0,000); (3) literasi keuangan berpengaruh negatif terhadap perilaku konsumtif (nilai *sig. 1-tailed* = 0,028); dan (4) lingkungan keluarga, teman sebaya, literasi keuangan bersama-sama berpengaruh positif terhadap perilaku konsumtif (nilai *sig. 1-tailed* = 0,000).

Kata Kunci: Lingkungan keluarga, teman sebaya, literasi keuangan, perilaku konsumtif

ABSTRACT

***THE INFLUENCE OF FAMILY ENVIRONMENT, PEERS, AND
FINANCIAL LITERACY ON CONSUMPTIVE BEHAVIOR OF
ACCOUNTING EDUCATION STUDENTS
SANATA DHARMA UNIVERSITY YOGYAKARTA***

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This study aims to determine: (1) the negative influence of family environment on consumptive behavior; (2) the positive influence of peers on consumptive behavior; (3) the negative influence of financial literacy on consumptive behavior; (4) the influence of family environment, peers, financial literacy on consumptive behavior. The type of research is quantitative research. The research was conducted in June 2023. The research population was students of the Economics Education Study Program, Special Expertise Area of Accounting Education, Faculty of Teacher Training and Education, Sanata Dharma University. The number of research samples was 80 students. The sampling technique was purposive sampling. The data collection method is a questionnaire. The data analysis technique is multiple linear regression.

The results showed that: (1) family environment has a negative effect on consumptive behavior (sig. 1-tailed value = 0.000); (2) peers have a positive effect on consumptive behavior (sig. 1-tailed value = 0.000); (3) financial literacy has a negative effect on consumptive behavior (sig. 1-tailed value = 0.028); and (4) family environment, peers, financial literacy together have a positive effect on consumptive behavior (sig. 1-tailed value = 0.000).

Keywords: *Family environment, peers, financial literacy, consumptive behavior*