

ABSTRAK

BAHRIA ASHARI PUTRI 2026. *Pengaruh Tren, Teknologi, Dan Lingkungan Sosial Terhadap Perilaku Pengelolaan Keuangan Pribadi Mahasiswa Gen Z Di Universitas Muhammadiyah Makassar. Skripsi, Jurusan Manajemen Fakultas Ekonomi Dan Bisnis Universitas Muhammadiyah Makassar. Dibimbing Oleh : Abdul Muttalib Dan Indriana.*

Penelitian ini bertujuan untuk menguji pengaruh tren, teknologi, dan lingkungan sosial terhadap perilaku pengelolaan keuangan pribadi mahasiswa Generasi Z di Universitas Muhammadiyah Makassar, baik secara parsial maupun simultan. Metode yang digunakan adalah kuantitatif dengan pendekatan survei. Sampel penelitian terdiri dari 78 mahasiswa Program Studi Manajemen angkatan 2023, yang dipilih menggunakan rumus Slovin dengan toleransi kesalahan 10%. Data dikumpulkan melalui kuesioner berskala Likert dan dianalisis menggunakan statistik deskriptif, uji validitas dan reliabilitas, uji asumsi klasik, serta analisis regresi linear berganda dengan bantuan software SPSS. Hasil penelitian menunjukkan bahwa secara parsial, variabel tren (X1), teknologi (X2), dan lingkungan sosial (X3) tidak memiliki pengaruh signifikan terhadap perilaku pengelolaan keuangan pribadi (Y) mahasiswa, yang ditunjukkan dengan nilai signifikansi masing-masing di atas 0,05 (X1=0,709; X2=0,607; X3=0,840). Namun, secara simultan ketiga variabel tidak berpengaruh signifikan terhadap Y, dengan nilai F hitung 0,200 dan signifikansi 0,008 (<0,05). Nilai koefisien determinasi (R^2) sebesar 0,008 mengindikasikan bahwa hanya 0,8% variasi perilaku pengelolaan keuangan dapat dijelaskan oleh ketiga variabel dalam model, sementara 99,2% sisanya dipengaruhi oleh faktor lain di luar penelitian, seperti literasi keuangan, kontrol diri, pendapatan, dan nilai personal. Kesimpulannya, tren, teknologi, dan lingkungan sosial secara bersama-sama berpengaruh signifikan, namun secara individu tidak. Penelitian ini merekomendasikan pentingnya peningkatan literasi keuangan digital serta program edukasi keuangan yang lebih kontekstual dan komprehensif bagi mahasiswa Gen Z.

Kata kunci: *Tren, Teknologi Finansial, Lingkungan Sosial, Pengelolaan Keuangan, Generasi Z, Mahasiswa.*

ABSTRACT

BAHRIA ASHARI PUTRI, 2026. *The Influence of Trends, Technology, and Social Environment on the Personal Financial Management Behavior of Gen Z Students at Universitas Muhammadiyah Makassar. Thesis, Department of Management, Faculty of Economics and Business, Universitas Muhammadiyah Makassar. Supervised by: Abdul Muttalib and Indriana.*

This study aims to examine the influence of trends, technology, and social environment on the personal financial management behavior of Generation Z students at Universitas Muhammadiyah Makassar, both partially and simultaneously. The research employed a quantitative method with a survey approach. The sample consisted of 78 students from the Management Study Program class of 2023, selected using the Slovin formula with a 10% margin of error. Data were collected through a Likert-scale questionnaire and analyzed using descriptive statistics, validity and reliability tests, classical assumption tests, and multiple linear regression analysis with the help of SPSS software. The results showed that partially, the variables of trend (X1), technology (X2), and social environment (X3) did not have a significant influence on students' personal financial management behavior (Y), as indicated by significance values above 0.05 ($X1=0.709$; $X2=0.607$; $X3=0.840$). However, simultaneously, these three variables had a significant influence on Y, with an F-count of 0.200 and a significance value of 0.008 (<0.05). The coefficient of determination (R^2) of 0.008 indicated that only 0.8% of the variance in financial management behavior could be explained by the three variables in the model, while the remaining 99.2% was influenced by other factors outside this study, such as financial literacy, self-control, income, and personal values. In conclusion, trends, technology, and social environment collectively have a significant influence, but individually they do not. This study recommends the importance of enhancing digital-based financial literacy and developing more contextual and comprehensive financial education programs for Gen Z students.

Keywords: Trends, Financial Technology, Social Environment, Financial Management, Generation Z, Students.