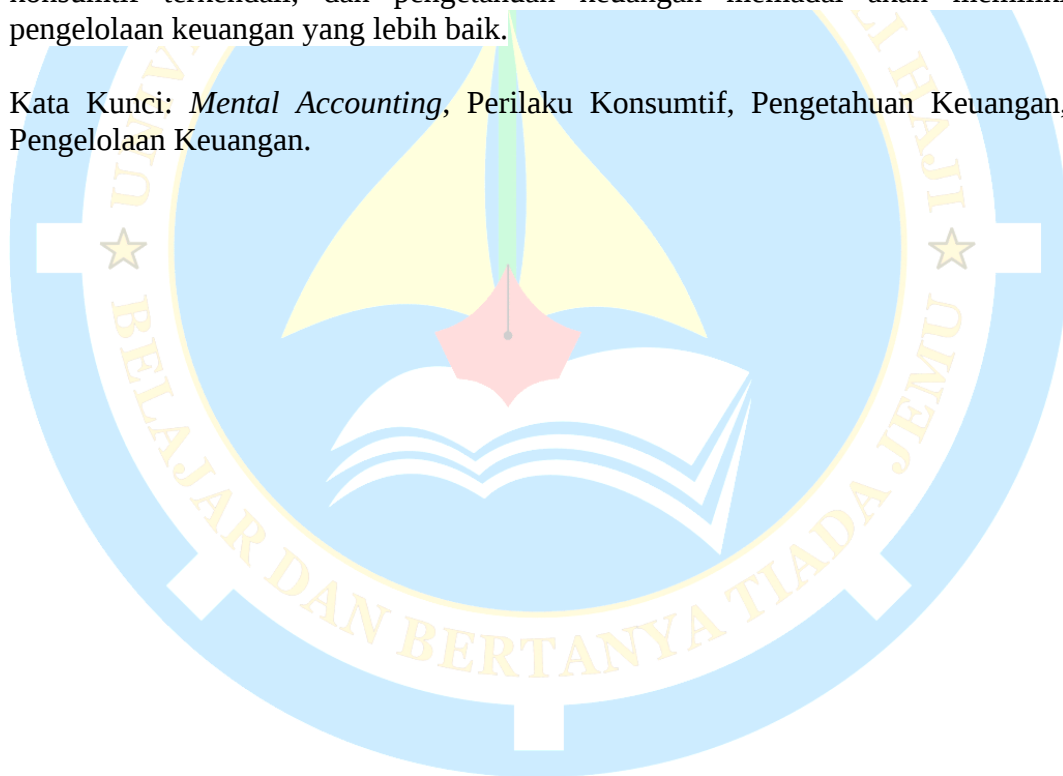


ABSTRAK

Penelitian ini mengkaji pengaruh *mental accounting*, perilaku konsumtif, dan pengetahuan keuangan terhadap pengelolaan keuangan mahasiswa akuntansi Universitas Maritim Raja Ali Haji. Variabel independen adalah *mental accounting*, perilaku konsumtif, dan pengetahuan keuangan, sedangkan pengelolaan keuangan sebagai variabel dependen. Menggunakan metode kuantitatif, sampel sebanyak 243 mahasiswa angkatan 2019–2024 ditentukan dengan rumus Slovin (*margin error* 5%). Data dikumpulkan via kuesioner online dengan skala Likert. Analisis meliputi statistik deskriptif, uji validitas dan reliabilitas, regresi linier berganda, uji asumsi klasik (normalitas, multikolinearitas, dan heteroskedastisitas) uji t, uji F, dan uji determinasi (R^2). Hasil menunjukkan *mental accounting* (Sig. = 0,000), perilaku konsumtif (Sig. = 0,053), dan pengetahuan keuangan (Sig. = 0,004). Secara simultan, ketiga variabel memiliki pengaruh signifikan ($F = 57.740$, Sig. = 0,000) dengan R^2 sebesar 41,3%. Mahasiswa dengan *mental accounting* baik, perilaku konsumtif terkendali, dan pengetahuan keuangan memadai akan memiliki pengelolaan keuangan yang lebih baik.

Kata Kunci: *Mental Accounting*, Perilaku Konsumtif, Pengetahuan Keuangan, Pengelolaan Keuangan.



ABSTRACT

This study examines the influence of mental accounting, consumptive behavior, and financial knowledge on the financial management of accounting students at Universitas Maritim Raja Ali Haji. The independent variables are mental accounting, consumptive behavior, and financial knowledge, while financial management is the dependent variable. Using a quantitative method, a sample of 243 students from the 2019–2024 cohort was determined using the Slovin formula (5% margin of error). Data were collected via an online questionnaire using a Likert scale. Analysis included descriptive statistics, validity and reliability tests, multiple linear regression, classical assumption tests (normality, multicollinearity, and heteroscedasticity), t-tests, F-tests, and determination tests (R^2). The results show that mental accounting (Sig. = 0.000), consumptive behavior (Sig. = 0.053), and financial knowledge (Sig. = 0.004). Simultaneously, the three variables have a significant effect ($F = 57,740$, Sig. = 0.000) with an R^2 of 41,3%. Students with good mental accounting, Controlled consumer behavior and adequate financial knowledge tend to lead to better financial management.

Keywords: Mental Accounting, Consumptive Behavior, Financial Knowledge, Financial Management.

