

ABSTRAK

Syukur Nur Widhiyah. 2026. *Pengaruh Gaya Hidup, Literasi Keuangan dan Part-Time Job terhadap Kemandirian Finansial Mahasiswa Fakultas Keguruan dan Ilmu Pendidikan Universitas PGRI Madiun*. Skripsi. Program Studi Pendidikan Ekonomi, FKIP Universitas PGRI Madiun. Pembimbing (1) Dr. Novita Erliana Sari, M. Pd., (2) Dr Ramadhan Prasetya Wibawa, M. Pd.

Penelitian ini bertujuan menganalisis pengaruh gaya hidup, literasi keuangan, dan part-time job terhadap kemandirian finansial mahasiswa FKIP Universitas PGRI Madiun. Penelitian menggunakan pendekatan kuantitatif dengan metode survei. Populasi penelitian sebanyak 92 mahasiswa yang memiliki pengalaman part-time job, dengan sampel 48 mahasiswa melalui *purposive sampling* dan rumus Slovin dengan tingkat kesalahan 10%. Data dikumpulkan menggunakan kuesioner yang telah diuji validitas dan reliabilitasnya, kemudian dianalisis menggunakan uji asumsi klasik uji normalitas, uji multikolinieritas, uji heteroskedastisitas, uji linieritas dan uji hipotesis uji regresi linier berganda, uji determinasi, uji t, dan uji f yang diolah menggunakan aplikasi SPSS versi 25. Hasil penelitian menunjukkan bahwa gaya hidup tidak berpengaruh signifikan terhadap kemandirian finansial (t hitung 0,441; sig. 0,661). Literasi keuangan berpengaruh positif dan signifikan (t hitung 6,263; sig. 0,000), serta part-time job berpengaruh positif dan signifikan (t hitung 2,584; sig. 0,013). Secara simultan, ketiga variabel berpengaruh signifikan terhadap kemandirian finansial (F hitung 22,816; sig. 0,000). Nilai Adjusted R Square sebesar 0,582 menunjukkan bahwa variabel penelitian menjelaskan 58,2% variasi kemandirian finansial.

Kata kunci: gaya hidup, literasi keuangan, part-time job, kemandirian finansial

ABSTRACT

Syukur Nur Widhiyah. 2026. *The Influence of Lifestyle, Financial Literacy, and Part-Time Jobs on the Financial Independence of Students in the Faculty of Teacher Training and Education at PGRI University Madiun.* Thesis. Economics Education Program, Faculty of Teacher Training and Education, PGRI University Madiun. Advisors: (1) Dr. Novita Erliana Sari, M.Pd., (2) Dr. Ramadhan Prasetya Wibawa, M.Pd.

Key Terms : *Lifestyle, Financial Literacy, Part-Time Job, Financial Independence*

This study aims to analyze the influence of lifestyle, financial literacy, and part-time jobs on the financial independence of students in the Faculty of Teacher Training and Education (FKIP) at PGRI University Madiun. The study employed a quantitative approach using a survey method. The study population consisted of 92 students with part-time job experience, and the sample comprised 48 students selected through purposive sampling and the Slovin formula, with a margin of error of 10%. Data were collected using a questionnaire that had been tested for validity and reliability, then analyzed using classical assumption tests including the normality test, multicollinearity test, heteroscedasticity test, and linearity test as well as hypothesis tests such as multiple linear regression, the coefficient of determination, the t-test, and the F-test, all processed using SPSS version 25. The results of the study indicate that lifestyle does not have a significant effect on financial independence (t-value 0.441; $p = 0.661$). Financial literacy has a positive and significant effect (t-value 6.263; $p = 0.000$), and having a part-time job has a positive and significant effect (t-value 2.584; $p = 0.013$). Collectively, these three variables have a significant effect on financial independence (F-value 22.816; $p = 0.000$). The adjusted R-squared value of 0.582 indicates that the study variables explain 58.2% of the variation in financial independence.