ABSTRAK

Ella Lustia Ulansari. 2026. Pengaruh Gaya Hidup Hedoni, Rasa Takut Tertinggal (*Fear of Missing Out),* dan Kontrol Diri Terhadap Pengelolaan Uang Saku Mahasiswa Manajemen Universitas PGRI Madiun. Skripsi. Program Studi Pendidikan Ekonomi, FKIP, Universitas PGRI Madiun. Pembimbing (I) Dr. Novita Erliana Sari, S.Pd., M.Pd., (II) Maretha Berlianantiya, S.Pd., M.Si.,

Pengelolaan uang saku merupakan bagian dari perilaku keuangan mahasiswa yang berkaitan dengan gaya hidup, tekanan sosial digital, dan kemampuan pengendalian diri. Penelitian ini bertujuan menganalisis pengaruh gaya hidup hedonis, *fear of missing out* (FOMO), dan kontrol diri terhadap pengelolaan uang saku mahasiswa Program Studi Manajemen Universitas PGRI Madiun, baik secara parsial maupun simultan. Penelitian menggunakan pendekatan kuantitatif dengan desain asosiatif kausal. Sampel berjumlah 305 mahasiswa yang dipilih menggunakan teknik *proportionate stratified random sampling*. Data dikumpulkan melalui kuesioner skala Likert empat pilihan dan dianalisis menggunakan SPSS versi 24. Seluruh butir instrumen dinyatakan valid karena nilai T_{hitung} berada pada rentang 0,382-0,801 dan lebih besar dari T_{tabel} sebesar 0,112. Instrumen dinyatakan reliabel dengan nilai *Cronbach's Alpha* sebesar 0,939 pada gaya hidup hedonis, 0,916 pada FOMO, 0,924 pada kontrol diri, dan 0,937 pada pengelolaan uang saku. Uji asumsi klasik menunjukkan residual berdistribusi normal dengan signifikansi 0,200, hubungan antarvariabel bersifat linear dengan nilai *deviation from linearity* sebesar 0,628, 0,748, dan 0,056, serta tidak terjadi multikolinearitas dan heteroskedastisitas. Hasil penelitian menunjukkan bahwa gaya hidup hedonis berpengaruh positif dan signifikan dengan koefisien 0,260 dan signifikansi 0,000; FOMO berpengaruh negatif tetapi tidak signifikan dengan koefisien -0,038 dan signifikansi 0,679; sedangkan kontrol diri berpengaruh positif dan signifikan dengan koefisien 0,435 dan signifikansi 0,000. Secara simultan, ketiga variabel berpengaruh signifikan dengan F_{hitung} sebesar 36,975 dan *R Square* sebesar 0,269. Penelitian ini menyimpulkan bahwa gaya hidup hedonis dan kontrol diri terbukti berpengaruh terhadap pengelolaan uang saku mahasiswa, sedangkan FOMO tidak terbukti berpengaruh secara signifikan.

Kata Kunci: gaya hidup hedonis, FOMO, kontrol diri, pengelolaan uang saku, mahasiswa.

ABSTRACT

Ella Lustia Ulansari. 2026. *The Effect of a Hedonistic Lifestyle, Fear of Missing Out (FOMO), and Self-control on Pocket Money Management among Management Students* at Universitas PGRI Madiun. Skripsi. *Economic Education Study Program, Faculty of Teacher Training and Education*, Universitas PGRI Madiun. Supervisors: (I) Dr. Novita Erliana Sari, S.Pd., M.Pd., and (II) Maretha Berlianantiya, S.Pd., M.Si.

Pocket money management is an aspect of students' financial behavior that is associated with lifestyle, digital social pressure, and self-control. This study aimed to analyze the partial and simultaneous effects of hedonic lifestyle, fear of missing out (FOMO), and self-control on pocket money management among Management students at Universitas PGRI Madiun. This study employed a quantitative approach with a causal-associative research design. The sample consisted of 305 students selected through proportionate stratified random sampling. Data were collected using a four-point Likert-scale questionnaire and analyzed using SPSS version 24. All questionnaire items were valid, with calculated correlation coefficients ranging from 0.382 to 0.801, exceeding the critical value of 0.112. The instruments were reliable, with Cronbach's Alpha values of 0.939 for hedonic lifestyle, 0.916 for FOMO, 0.924 for self-control, and 0.937 for pocket money management. The classical assumption tests showed that the residuals were normally distributed, with a significance value of 0.200. The relationships between the variables were linear, with deviation from linearity values of 0.628, 0.748, and 0.056, and no multicollinearity or heteroscedasticity was detected. The results showed that hedonic lifestyle had a positive and significant effect, with a regression coefficient of 0.260 and a significance value of 0.000. FOMO had a negative but insignificant effect, with a coefficient of -0.038 and a significance value of 0.679. Self-control had a positive and significant effect, with a coefficient of 0.435 and a significance value of 0.000. Simultaneously, the three variables had a significant effect, with an F-value of 36.975 and an R Square of 0.269. It is concluded that hedonic lifestyle and self-control significantly affect students' pocket money management, whereas FOMO does not have a significant effect.

Keywords: hedonistic lifestyle, FOMO, *self-control*, pocket money management, students.