

ABSTRAK

Silvi Aulia Sitorus. 7202141002. Pengaruh Literasi Keuangan dan Lingkungan Teman Sebaya Terhadap Perilaku Konsumtif Melalui *Locus Of Control* Siswa Kelas XI SMA Swasta Dharmawangsa.

Penelitian ini bertujuan untuk mengetahui Pengaruh Literasi Keuangan dan Lingkungan Teman Sebaya terhadap Perilaku Konsumtif Melalui *Locus of control* pada Siswa Kelas XI SMA Swasta Dharmawangsa. Jenis penelitian ini adalah *expost facto*. Sampel dalam penelitian ini sebanyak 124 orang siswa. Teknik pengambilan sampel ini menggunakan total sampling. Data dikumpulkan menggunakan angket dan dianalisis dengan analisis jalur menggunakan SPSS 26 *for windows*. Hasil penelitian menunjukkan bahwa 1) Literasi keuangan berpengaruh negatif dan signifikan terhadap perilaku konsumtif, 2) Lingkungan teman sebaya berpengaruh positif dan signifikan terhadap perilaku konsumtif, 3) Literasi keuangan berpengaruh positif dan signifikan terhadap *locus of control*, 4) Lingkungan teman sebaya berpengaruh negatif dan signifikan terhadap *locus of control*, 5) *Locus of control* berpengaruh negatif dan signifikan terhadap perilaku konsumtif, 6) Literasi keuangan berpengaruh dan signifikan terhadap perilaku konsumtif melalui *Locus of control*, 7) Lingkungan teman sebaya berpengaruh positif dan signifikan terhadap perilaku konsumtif melalui *Locus of control* pada siswa kelas XI SMA Swasta Dharmawangsa.

Kata kunci: Literasi Keuangan, Lingkungan Teman Sebaya, Perilaku Konsumtif, *Locus of control*

ABSTRACT

Silvi Aulia Sitorus. 7202141002. The Influence of Financial Literacy and Peer Environment on Consumptive Behavior Through Locus of Control in Class XI Students of Dharmawangsa Private High School.

This research aims to determine the influence of financial literacy and peer environment on consumer behavior through *locus of control* in Class XI students at Dharmawangsa Private High School. This type of research is *ex post facto*. The sample in this study was 124 students. This sampling technique uses total sampling. Data was collected using a questionnaire and analyzed using path analysis using SPSS 26 for Windows. The results of the research show that 1) Financial literacy has a negative and significant effect on consumptive behavior, 2) Peer environment has a positive and significant effect on consumptive behavior, 3) Financial literacy has a positive and significant effect on *locus of control*, 4) Peer environment has a negative and significant effect on significant effect on *locus of control*, 5) Locus of control has a negative and significant effect on consumptive behavior, 6) Financial literacy has a significant and significant effect on consumptive behavior through Locus of control, 7) Peer environment has a positive and significant effect on consumptive behavior through Locus of control in class XI students of Dharmawangsa Private High School.

Keywords: Financial Literacy, Peer Environment, Consumptive Behavior, Locus of control