

# **Pengaruh Paparan Media Sosial, Gaya Hidup Hedonis, Dan Kontrol Diri Terhadap Perilaku Keuangan Gen Z di Kota Medan).**

## **Abstrak**

Penelitian ini membahas pengaruh paparan media sosial, gaya hidup hedonis, dan kontrol diri terhadap perilaku keuangan Generasi Z di Kota Medan. Penelitian bertujuan menganalisis pengaruh masing-masing variabel secara parsial maupun simultan untuk mengetahui faktor yang paling dominan memengaruhi perilaku keuangan Gen Z. Penelitian ini menggunakan metode kuantitatif dengan pendekatan asosiatif kausal. Data diperoleh melalui penyebaran kuesioner kepada Generasi Z di Kota Medan menggunakan teknik purposive sampling. Analisis data dilakukan dengan uji validitas, reliabilitas, asumsi klasik, regresi linear berganda, uji t, dan uji F menggunakan SPSS versi 27. Hasil penelitian menunjukkan bahwa paparan media sosial dan gaya hidup hedonis tidak berpengaruh signifikan terhadap perilaku keuangan Gen Z di Kota Medan. Sementara itu, kontrol diri berpengaruh positif dan signifikan serta menjadi variabel paling dominan dalam membentuk perilaku keuangan Gen Z. Kesimpulan penelitian menunjukkan bahwa kontrol diri memiliki peran penting dalam membentuk perilaku keuangan Gen Z di Kota Medan. Oleh karena itu, Generasi Z disarankan meningkatkan kemampuan pengendalian diri dan pengelolaan keuangan agar lebih bijak dalam menghadapi pengaruh media sosial dan gaya hidup konsumtif.

*Kata kunci: Paparan Media Sosial, Gaya hidup hedonis, Kontrol Diri, Keuangan Gen Z*

## **ABSTRACT**

*This study discusses the influence of social media exposure, hedonic lifestyle, and self-control on the financial behavior of Generation Z in Medan City. The study aims to analyze the partial and simultaneous effects of each variable to determine the most dominant factor influencing the financial behavior of Generation Z. This research used a quantitative method with a causal associative approach. Data were collected through questionnaires distributed to Generation Z in Medan City using a purposive sampling technique. Data analysis was conducted through validity tests, reliability tests, classical assumption tests, multiple linear regression analysis, t-tests, and F-tests using SPSS version 27. The results showed that social media exposure and hedonic lifestyle did not have a significant effect on the financial behavior of Generation Z in Medan City. Meanwhile, self-control had a positive and significant effect and became the most dominant variable in shaping the financial behavior of Generation Z. The conclusion of this study indicates that self-control plays an important role in shaping the financial behavior of Generation Z in Medan City. Therefore, Generation Z is advised to improve self-control and financial management skills in order to be wiser in dealing with the influence of social media and consumptive lifestyles.*

*Keywords: Social Media Exposure, Hedonic Lifestyle, Self-Control, Generation Z Financial Behavior*