ABSTRACT

This study aims to analyze the influence of saving behavior of accounting students in Universitas Muhammadiyah Yogyakarta. The sample in this study is chosen through purposive sampling, i.e. students who have learned introduction of accounting. The type of data is in the form of primary data obtained through questionnaires. There were 127 distributed questionnaires, 123 returned questionnaires, and 119 processed questionnaires. The analysis model used in this study is Multiple Linear Regression Analysis by using IBM SPSS Statistic 23.0 as analysis tools. The result of this study shows that mental accounting, financial literacy, financial behavior, and self-control have positive significant effect on saving behavior. Meanwhile, family financial education and peer have no significant effect on saving behavior.

Keywords: Mental Accounting, Financial Literacy, Financial Behavior, Family Financial Education, Peer, Self-Control, Saving Behavior.