

ABSTRAK

Febriani Aznur, nim 7161141010. Pengaruh *Self Control*, Literasi Ekonomi, *Rational Thinking* Terhadap Perilaku Konsumtif Mahasiswa Program Studi Pendidikan Ekonomi Stambuk 2018 Fakultas Ekonomi Universitas Negeri Medan. Jurusan Ekonomi, Program Studi Pendidikan Ekonomi, Fakultas Ekonomi, Universitas Negeri Medan Tahun 2020.

Permasalahan dalam penelitian ini “Kurangnya pengendalian diri, pengaplikasian ilmu ekonomi dan berfikir rasional sehingga berdampak terhadap tingginya tingkat konsumsi mahasiswa Program Studi Pendidikan Ekonomi Stambuk 2018 Fakultas Ekonomi”. Penelitian ini bertujuan untuk mengetahui ada tidaknya pengaruh *Self Control*, Literasi Ekonomi, *Rational Thinking* Terhadap Perilaku Konsumtif Mahasiswa Program Studi Pendidikan Ekonomi stambuk 2018 Fakultas Ekonomi Universitas Negeri Medan. Penelitian ini dilakukan di Fakultas Ekonomi dengan sampel berjumlah 97 orang siswa yang diambil secara keseluruhan. Instrumen pengumpulan data yang digunakan adalah angket *Self Control*, *Rational Thinking* dan perilaku konsumtif dalam bentuk skala likert dan Literasi Ekonomi dalam bentuk Soal tes. Dengan *Self Control* dan *Rational Thinking* dan Perilaku Konsumtif masing masing 25 item pernyataan dan Literasi Ekonomi sebanyak 20 Soal pertanyaan. Hasil analisis data menggunakan regresi linier berganda dan uji hipotesis dan disimpulkan bahwa *Self Control*, Literasi Ekonomi dan *Rational Thinking* berpengaruh terhadap Perilaku Konsumtif. Hal ini dilihat dari hasil analisis linear berganda diperoleh persamaan $Y = 106,130 - 0,191 X_1 - 0,609 X_2 - 0,251 X_3 + e$. Selanjutnya dilihat dari nilai signifikan antara *Self Control* terhadap Perilaku Konsumtif yang ditunjukkan dengan nilai $t_{hitung} > t_{tabel}$ dimana $-2,560 > 1,985$ dengan nilai signifikan $0,012 < 0,05$. Begitu juga nilai signifikan antara Literasi Ekonomi terhadap Perilaku Konsumtif dimana nilai $t_{hitung} > t_{tabel}$ dimana $-3,309 > 1,985$ dengan nilai signifikan $0,001 < 0,05$. Dan *Rational Thinking* Terhadap Perilaku Konsumtif dimana nilai $t_{hitung} > t_{tabel}$ dimana $-3,135 > 1,985$ dengan nilai signifikan $0,002 < 0,05$. Secara simultan (uji f) ditunjukkan dengan nilai $F_{hitung} > F_{tabel}$ dimana $68,109 > 2,70$ dan nilai signifikan $0,000 < 0,05$. Sehingga dapat dikatakan bahwa hipotesis diterima. Dengan demikian dapat disimpulkan bahwa terdapat pengaruh dan signifikan *Self Control*, Literasi Ekonomi, *Rational Thinking* terhadap Perilaku Konsumtif Mahasiswa Program Studi Pendidikan Ekonomi Stambuk 2018 Fakultas Ekonomi Universitas Negeri Medan, dapat diterima

Kata Kunci: *Self Control*, Literasi Ekonomi, *Rational Thinking*, Perilaku Konsumti

ABSTRACT

Febriani Aznur, nim 7161141010. The Effect of Self Control, Economic Literacy, Rational Thinking Of Consumer Behavior Study Program Student forces Economic Education 2018 Faculty of Economics Medan State University. Department of Economics, Economic Education Study Program, Faculty of Economics, Medan State University in 2020.

The problem in this study is "Lack of self-control, the application of economics and rational thinking so that it has an impact on the high level of consumption of students in the 2018 Economic Education Study Program Faculty of Economics". This study aims to determine whether there is an effect of Self Control, Economic Literacy, Rational Thinking Against Consumptive Behavior of Students of the Economics Education Study Program in 2018, Faculty of Economics, Medan State University. This research was conducted at the Faculty of Economics with a sample of 97 students taken in total. Data collection instruments used were questionnaire Self Control, Rational Thinking and consumptive behavior in the form of a Likert scale and Economic Literacy in the form of Test Questions. With Self Control and Rational Thinking and Consumptive Behavior each of the 25 statement items and Economic Literacy as many as 20 Question questions. The results of data analysis using multiple linear regression and hypothesis testing and concluded that Self Control, Economic Literacy and Rational Thinking affect Consumptive Behavior. This can be seen from the results of the multiple linear analysis obtained by the equation $Y = 106.130 - 0.191 X_1 - 0.609 X_2 - 0.251 X_3 + e$. Furthermore, it is seen from the significant value between Self Control on Consumptive Behavior which is indicated by $t_{count} > t_{table}$ where $-2.560 > 1.985$ with a significant value of $0.012 < 0.05$. Likewise, the significant value between Economic Literacy on Consumptive Behavior where the value of $t_{count} > t_{table}$ where $-3.309 > 1.985$ with a significant value of $0.001 < 0.05$. And Rational Thinking Against Consumptive Behavior where $t_{count} > t_{table}$ where $-3.135 > 1.985$ with a significant value of $0.002 < 0.05$. Simultaneously (f test) indicated by the value of $F_{count} > F_{table}$ where $68.109 > 2.70$ and a significant value of $0.000 < 0.05$. So it can be said that the hypothesis is accepted. Thus it can be concluded that there is an influence and significant Self Control, Economic Literacy, Rational Thinking on Consumptive Behavior of 2018 Students of the Economic Education Study Program, Faculty of Economics, State University of Medan, can be accepted

Keywords: Self Control, Economic Literacy, Rational Thinking, Consumer Behavior