

## ABSTRAK

**Riana Juniarta Bancin. Nim. 7142141037. Pengaruh Literasi Keuangan dan Locus of Control Internal Terhadap Perilaku Konsumtif Mahasiswa Jurusan Pendidikan Ekonomi Stambuk 2015 Fakultas Ekonomi Unimed. Skripsi : Jurusan Pendidikan Ekonomi, Program Studi Pendidikan Ekonomi, Fakultas Ekonomi, Universitas Negeri Medan. 2018.**

Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan dan locus of control internal baik secara sendiri-sendiri maupun secara bersama-sama terhadap perilaku konsumtif mahasiswa Jurusan Pendidikan Ekonomi stambuk 2015 Fakultas Ekonomi Universitas Negeri Medan.

Penelitian ini dilaksanakan di Fakultas Ekonomi, Universitas Negeri Medan. Populasi dari penelitian ini adalah seluruh mahasiswa Program Studi Pendidikan Tata Niaga stambuk 2015 yang berjumlah 90 mahasiswa dengan 73 mahasiswa sebagai sampel penelitian. Teknik sampling yang digunakan adalah *simple random sampling*. Metode pengumpulan data yaitu observasi, dokumentasi, wawancara, tes dan angket. Penelitian ini merupakan penelitian kuantitatif dengan teknik analisis data yang digunakan adalah analisis regresi linear berganda variabel dummy dengan bantuan SPSS 20.

Dari hasil penelitian menunjukkan bahwa: (1) Tidak terdapat pengaruh negatif antara literasi keuangan terhadap perilaku Konsumtif Mahasiswa Jurusan Pendidikan Ekonomi Program Studi Tata Niaga Stambuk 2015 di Fakultas Ekonomi Universitas Negeri Medan. (2) Terdapat pengaruh negatif dan signifikan antara locus of control internal terhadap perilaku konsumtif Mahasiswa Jurusan Pendidikan Ekonomi Prodi Tata Niaga Stambuk 2015 di Fakultas Ekonomi Universitas Negeri Medan. (3) Terdapat pengaruh signifikan antara literasi keuangan dan locus of control internal terhadap perilaku Konsumtif Mahasiswa Jurusan Pendidikan Ekonomi Program Studi Tata Niaga Stambuk 2015 di Fakultas Ekonomi Universitas Negeri Medan. Hasil dari koefisien determinasi ( $R^2$ ) menunjukkan sebesar 0,532 (53,2%) berarti bahwa 53,2% perubahan pada perilaku konsumtif yang dipengaruhi oleh literasi keuangan dan locus of control internal, sedangkan 46,8% sisanya dipengaruhi oleh faktor lain yang tidak diteliti pada penelitian ini.

**Kata kunci: Literasi Keuangan, Locus of Control Internal, Perilaku Konsumtif.**

## ABSTRACT

**Riana Juniarta Bancin. Nim. 7142141037. Influence of Financial Literacy and Locus of Internal Control to the Consumer Behavior of Student Purchasing Department of Economic Education of 2015 Economy Bank Faculty of Economics Unimed. Thesis: Department of Economic Education, Economic Education Study Program, Faculty of Economics, State University of Medan. 2018.**

This study aims to determine the influence of financial literacy and internal locus of control both individually and collectively to the consumer behavior of students of Economics Education Department of 2015 stampuk Faculty of Economics, State University of Medan.

This research was conducted at Faculty of Economics, State University of Medan.

The population of this study is all students of Education Studies Program Commerce 2015 whip which amounted to 90 students with 73 students as research samples. The sampling technique used is simple random sampling. Methods of data collection are observation, documentation, interview, test and questionnaire. This research is a quantitative research with data analysis technique used is multiple linear regression analysis dummy variable with the help of SPSS 20.

From the results of the study indicate that: (1) There is no negative influence between financial literacy on Consumer behavior of Economics Department of Economics Program of Study Program of Commercial Bankruptcy 2015 at Faculty of Economics, State University of Medan. (2) There is a negative and significant influence between internal locus of control on Consumptive behavior of Students of Department of Economic Education Prodi Bankruptcy Procurement 2015 at Faculty of Economics, State University of Medan. (3) There is a significant influence between financial literacy and internal locus of control on Consumptive behavior of Economics Department of Economics Program of Study Program of Commercial Bankruptcy 2015 at Faculty of Economics, State University of Medan. The result of the coefficient of determination ( $R^2$ ) shows that 53.2% means that 53.2% changes in consumptive behavior are influenced by financial literacy and internal locus of control, while the remaining 46.8% is influenced by other factors not examined in this research.

**Keywords: Financial Literacy, Locus of Internal Control, Consumptive Behavior.**