

## ABSTRAK

**Siti Nurjannah, nim 7161141034. Pengaruh Literasi Keuangan, Teman Sebaya, dan Self Control Terhadap Perilaku Konsumtif Mahasiswa Program Studi Pendidikan Ekonomi Stambuk 2017 Universitas Negeri Medan. Jurusan Ekonomi, Program Studi Pendidikan Ekonomi, Fakultas Ekonomi, Universitas Negeri Medan 2020.**

Permasalahan dalam penelitian ini “rendahnya literasi keuangan, dan tingginya pengaruh teman sebaya, dan rendah self control mahasiswa yang berdampak terhadap perilaku konsumtif mahasiswa program studi Pendidikan Ekonomi Stambuk 2017 Universitas Negeri Medan. Penelitian ini bertujuan untuk mengetahui ada tidaknya pengaruh literasi keuangan, teman sebaya, dan self control terhadap perilaku konsumtif mahasiswa program studi Pendidikan Ekonomi Stambuk 2017 Universitas Negeri Medan.

Penelitian ini dilakukan di Fakultas Ekonomi Universitas Negeri Medan, dengan populasi sebanyak 113 mahasiswa program studi pendidikan ekonomi stambuk 2017 dan sampel berjumlah 88 yang diambil secara Proportionate Random Sampling. Instrument pengumpulan data yang digunakan adalah angket dalam bentuk skala likert. Hasil analisis data menggunakan regresi linier berganda dan uji hipotesis dan disimpulkan bahwa literasi keuangan, teman sebaya, dan self control berpengaruh terhadap perilaku konsumtif mahasiswa.

Dari hasil analisis nilai signifikan antara literasi keuangan terhadap perilaku konsumtif dilihat dari nilai  $t_{hitung} > t_{tabel}$  ( $-2,343 > 1,988$ ) nilai signifikan  $0,022 < 0,05$ . Dan untuk nilai signifikan antara teman sebaya terhadap perilaku konsumtif dilihat dari nilai  $t_{hitung} > t_{tabel}$  ( $5,956 > 1,986$ ) nilai signifikan  $0,000 < 0,05$ . Serta untuk nilai signifikan antara self control terhadap perilaku konsumtif  $t_{hitung} > t_{tabel}$  ( $-2,756 > 1,986$ ) nilai signifikan  $0,007 < 0,05$ . Secara simultan (uji F) ditunjukkan dengan nilai  $F_{hitung} > F_{tabel}$  ( $39,774 > 2,71$ ) nilai signifikan  $0,000 < 0,05$ . Dengan demikian dapat disimpulkan bahwa literasi keuangan, teman sebaya, dan self control memberikan pengaruh positif dan signifikan terhadap perilaku konsumtif mahasiswa Pendidikan Ekonomi Stambuk 2017 Universitas Negeri Medan.

**Kata Kunci : Literasi Keuangan, Teman Sebaya, Self Control, Perilaku Konsumtif**

## ABSTRACT

**Siti Nurjannah, nim 7161141034. The Influence of Financial Literacy, Peers, and Self Control on Consumptive Behavior of Students of the 2017 Stambuk Economic Education Study Program, Medan State University. Department of Economics, Economic Education Study Program, Faculty of Economics, Universitas Negeri Medan 2020.**

The problem in this study is "the low level of financial literacy, and the high influence of peers, and the low self-control of students that affect the consumptive students of the 2017 Stambuk Economic Education Study Program, Medan State University. This study aims to determine whether there is influence of finances, peers, and self-control on the behavior of students of the University of Medan's 2017 Economic Education Study Program.

This research was conducted at the Faculty of Economics, State University of Medan, with a total of 113 participants of the 2017 stambuk economic education study program and 88 samples taken by Proportionate Random Sampling. The data collection instrument used was a questionnaire in the form of a Likert scale. The results of data analysis using multiple linear regression and hypothesis testing and concluded about finance, peers, and self-control are related to student consumptive behavior.

From the results of the analysis of the significance value of finance to consumptive behavior seen from the  $t_{count} > t_{table}$   $(-2,343 > 1,988)$  significant value  $0.022 < 0.05$ . And for a significant value between peers to consumptive interaction seen from the  $t_{count} > t_{table}$   $(5.956 > 1.986)$  significant value  $0.000 < 0.05$ . The value for significance between self-control over consumptive behavior  $t_{count} > t_{table}$   $(-2,756 > 1,986)$  significance value  $0,007 < 0.05$ . Simultaneously (F test) indicated by the value of  $F_{count} > F_{table}$   $(39,774 > 2.71)$  significant value  $0,000 < 0.05$ . Thus, it can be concluded that finance, peers, and self-control have a positive and significant influence on the consumer behavior of 2017 Stambuk Economic Education students at Medan State University.

**Keywords: Financial Literacy, Peers, Self Control, Consumptive Behavior**