

## ABSTRAK

**Siti Aisyah Rambe, NIM : 7161143038. Pengaruh Money Attitude dan Mata Kuliah Perilaku Konsumen Terhadap Perilaku Konsumtif Mahasiswa Pendidikanm Bisnis Stambuk 2017 Fakultas Ekonomi Universitas Negeri Medan.**

Permasalahan dalam penelitian ini adalah perilaku konsumtif Mahasiswa yang tinggi diakibatkan mahasiswa Pendidikan Bisnis Fakultas Ekonomi Stambuk 2017 belum mampu mengelola keuangannya dengan baik.

Penelitian dilaksanakan di Fakultas Ekonomi Prgram Studi Pendidikan Bisnis Stambuk 2017 Universitas Negeri Medan. Populasi dalam penelitian ini berjumlah 89 mahasiswa. Teknik pengambilan sampel yang digunakan adalah *Total Sampling*. Teknik pengumpulan data yang dilakukan dalam penelitian adalah *Money Attitude* dan Perilaku Konsumtif diukur dengan menggunakan angket yang berjumlah total 44 pernyataan dan untuk variabel Mata Kuliah Perilaku Konsumen diambil dari nilai akhir mata kuliah perilaku konsumen mahasiswa Pendidikan Bisnis. Sebelum digunakan angket tersebut diuji terlebih dahulu. Dari hasil pengujian diperoleh bahwa angket tersebut valid dan reliabel. Kemudian data yang terkumpul dari hasil angket dianalisis menggunakan regresi linear berganda diperoleh persamaan  $Y = Y = 2,435 + 0,219 X_1 + 0,262 X_2 + e$

Dari hasil analisis diperoleh bahwa baik secara parsial maupun simultan variabel bebas (*Money Attitude* dan Mata Kuliah Perilaku Konsumen) berpengaruh secara positif dan signifikan terhadap Perilaku Konsumtif mahasiswa Pendidikan Bisnis Fakultas Ekonomi Stambuk 2017 Universitas Negeri Medan . Hal ini ditandai dengan dengan  $t_{hitung} > t_{tabel}$  dimana hasil uji t pada variabel *Money Attitude* ( $X_1$ ) sebesar 2,313 dan  $t_{table}$  1,666. lebih besar dari  $t_{tabel}$  sebesar 1,666 dan nilai signifikan  $0,000 < 0,05$  dan pada variabel Mata Kuliah Perilaku Konsumen ( $X_2$ ) diperoleh nilai  $t_{hitung}$  sebesar 4,079 lebih besar dari  $t_{tabel}$  sebesar 1,666 dan nilai signifikan  $0,000 < 0,05$  dan hasil uji F menunjukkan nilai  $F_{hitung} > F_{tabel}$  ( $11,912 > 3,10$ ) nilai signifikan  $0,000 < 0,05$ , sehingga dapat dikatakan bahwa hipotesis diterima. Dengan demikian dapat disimpulkan bahwa terdapat pengaruh yang positif dan signifikan *Money Attitude* dan Mata Kuliah Perilaku Konsumen Terhadap Perilaku Konsumtif Mahasiswa Pendidikan Bisnis Stambuk 2017 Universitas Negeri Medan.

**Kata Kunci : Money Attitude, Mata Kuliah Perilaku Konsumen, Perilaku Konsumtif..**

## ABSTRACT

**Siti Aisyah Rambe, NIM: 7161143038. *The Effect of Money Attitude and Consumer Behavior Subjects on Consumptive Behavior of Business Education Students 2017, State University of Medan. Thesis. Economic Education Majors, Study Program Business Education, Faculty of Economics. State University of Medan.***

The problem in this study is the high student consumptive behavior caused by the Business Education students 2017 of the Faculty of Economics can not manage their finances properly.

The study was conducted at the Faculty of Economics in the Business Education 2017 Study Program, State University of Medan. The population in this study amounted to 89 students. The sampling technique used is *Total Sampling*. Data collection techniques used in the study were Money Attitude and Consumptive Behavior measured using a questionnaire totaling 44 statements and for Consumer Behavior Subjects variables taken from the final grades of consumer behavior courses in Business Education students. Before being used the questionnaire was tested first. From the test results obtained that the questionnaire is valid and reliable. Then the data collected from the questionnaire results were analyzed using multiple linear regression obtained equation  $Y = 2,435 + 0,219 X_1 + 0,262 X_2 + e$

From the analysis it was found that both partially and simultaneously the independent variables (Money Attitude and Consumer Behavior Subjects) had a positive and significant effect on the Consumptive Behavior of Business Education students 2017 Faculty of Economics, State University of Medan. This is indicated by  $t_{count} > t_{table}$  where the results of the t test on the variable Money Attitude ( $X_1$ ) are 2,313 and  $t_{table}$  1,666. greater than  $t_{table}$  of 1.666 and significant value of  $0.000 < 0.05$  and the Consumer Behavior Subjects variable ( $X_2$ ) obtained a  $t_{count}$  of 4.079 is greater than a table of 1.666 and a significant value of  $0.000 < 0.05$  and the results of the F test indicate the value of  $F_{count} > F_{table}(11,912 > 3,10)$  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 a positive and significant influence of Money Attitude and Consumer Behavior Subjects on Consumptive Behavior of Business Education Students 2017 State University of Medan

***Keywords: Money Attitude, Consumer Behavior Subjects, Consumptive Behavior.***