

ABSTRAK

Skripsi dengan judul “Pengaruh Gaya Hidup, *Trend Fashion*, dan Uang Saku Terhadap Perilaku Menabung Mahasiswa S1 Perbankan Syariah UIN Sayyid Ali Rahmatullah Tulungagung” ini ditulis oleh Nufita Ihza Hiliانا. NIM: 12401183196.

Mahasiswa mempunyai masalah dalam hal pengelolaan keuangan, salah satunya kesulitan dalam hal menabung. Perilaku menabung dipengaruhi oleh berbagai faktor, baik dari faktor psikologis maupun demografis. Penelitian ini bertujuan untuk mengukur dan menguji pengaruh gaya hidup, *trend fashion* dan uang saku terhadap perilaku menabung mahasiswa.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian deskriptif. Populasi penelitian ini adalah mahasiswa Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam UIN Sayyid Ali Rahmatullah Tulungagung. Teknik pengambilan sampel pada penelitian ini menggunakan *probability sampling*. Data dikumpulkan dengan menggunakan kuisioner, dimana kuisioner tersebut dibagikan secara langsung kepada mahasiswa Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam UIN Sayyid Ali Rahmatullah Tulungagung.

Hasil penelitian menunjukkan bahwa 1) gaya hidup berpengaruh positif dan signifikan terhadap perilaku menabung mahasiswa S1 Perbankan Syariah UIN Sayyid Ali Rahmatullah Tulungagung. 2) *trend fashion* berpengaruh positif dan signifikan terhadap perilaku menabung mahasiswa S1 Perbankan Syariah UIN Sayyid Ali Rahmatullah Tulungagung. 3) uang saku berpengaruh positif dan signifikan terhadap perilaku menabung mahasiswa S1 Perbankan Syariah UIN Sayyid Ali Rahmatullah Tulungagung. 4) gaya hidup, *trend fashion*, dan uang saku secara bersama-sama berpengaruh positif dan signifikan terhadap perilaku menabung mahasiswa S1 Perbankan Syariah UIN Sayyid Ali Rahmatullah Tulungagung.

Kata Kunci: gaya hidup, *trend fashion*, uang saku, perilaku menabung

ABSTRACT

The thesis entitled "The Influence of Lifestyle, Fashion Trends, and Pocket Money on the Saving Behavior of S1 Sharia Banking Students at UIN Sayyid Ali Rahmatullah Tulungagung" was written by Nufita Ihza Hiliana. ID: 12401183196.

Students have problems in terms of financial management, one of which is difficulty in saving. Saving behavior is influenced by various factors, both psychological and demographic. This study aims to measure and examine the effect of lifestyle, Fashion Trends, and pocket money on student saving behavior.

This study uses a quantitative approach with a descriptive type of research. The population of this study were student of Islamic Banking Faculty of Economics and Business UIN Sayyid Ali Rahmatullah Tulungagung. The sampling technique in this study used probability sampling. Data was collected using a questionnaire, where the questionnaire was distributed directly to students of Islamic Banking Faculty of Economics and Islamic Business UIN Sayyid Ali Rahmatullah Tulungagung.

The results showed that 1) lifestyle had a positive and significant effect on the saving behavior of S1 Sharia Banking students of UIN Sayyid Ali Rahmatullah Tulungagung. 2) trends fashion have a positive and significant effect on the saving behavior of S1 Sharia Banking students at UIN Sayyid Ali Rahmatullah Tulungagung. 3) pocket money has a positive and significant effect on the saving behavior of S1 Sharia Banking students of UIN Sayyid Ali Rahmatullah Tulungagung. 4) lifestyle, trends fashion, and pocket money together have a positive and significant effect on the saving behavior of S1 Sharia Banking students of UIN Sayyid Ali Rahmatullah Tulungagung.

Keywords: lifestyle, trends fashion, pocket money, saving behavior