ABSTRAK

Skripsi dengan judul "Pengaruh Literasi Keuangan, Pendapatan, dan Konformitas Hedonis Terhadap Perilaku Konsumtif pada Mahasiswa FEBI UIN Sayyid Ali Rahmatullah Tulungagung Angkatan 2021" yang ditulis oleh Muro' Atul Adab Biyah, NIM. 126406213169, Program Studi Manajemen Keuangan Syariah Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, Dosen Pembimbing Ruly Priantilianingtiasari, S.E., S.Pd., M.Sy.

Kata Kunci: *Literasi Keuangan, Pendapatan, Konformitas Hedonis, Perilaku Konsumtif*

Penelitian ini dilatarbelakangi bahwa mahasiswa umunya memiliki penghasilan, meskipun sebagian bekerja paruh waktu atau mendapatkan uang saku dari orangtua dan beasiswa. Namun, banyak dari mereka memiliki gaya hidup konsumtif dengan mengikuti trend dan membeli barang bermerk demi penampilan.

Penelitian ini bertujuan untuk menguji dan mengetahui signifikansi (1) Pengaruh positif literasi keuangan, pendapatan, dan konformitas hedonis terhadap perilaku konsumtif mahasiswa FEBI UIN Sayyid Ali Rahmatullah Tulungagung. (2) Pengaruh positif literasi keuangan terhadap perilaku konsumtif mahasiswa FEBI UIN Sayyid Ali Rahmatullah Tulungagung. (3) Pengaruh positif pendapatan terhadap perilaku konsumtif mahasiswa FEBI UIN Sayyid Ali Rahmatullah Tulungagung. (4) Pengaruh positif konformitas hedonis terhadap perilaku konsumtif mahasiswa FEBI UIN Sayyid Ali Rahmatullah Tulungagung.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Sampel yang diambil sebanyak 100 mahasiswa dan teknik pengambilan sampel menggunakan teknik *Proportionate Stratified Random Sampling*. Sumber data yang digunakan dalam penelitian ini deiperoleh dengan membagikan kuisioner melalui *google form*. Pengujian data yang digunakan adalah uji instrumen penelitian, uji asumsi klasik,uji analisis data, uji hipotesis.

Hasil dari penelitian ini menunjukkan bahwa variabel (1) Variabel literasi keuangan, pendapatan, dan konformitas hedonis secara bersama-sama berpengaruh positif dan signifikan terhadap perilaku konsumtif mahasiswa. (2) Literasi keuangan tidak berpengaruh positif dan signifikan terhadap perilaku konsumtif mahasiswa. (3) Pendapatan berpengaruh positif dan signifikan terhadap perilaku konsumtif mahaiswa. (4) Konformitas Hedonis berpengaruh positif dan signifikan terhadap perilaku konsumtif mahaiswa. Sedangkan angka *R Square* 0,214 menunjukkan bahwa 21,4% variabel independent (literasi keuangan, pendapatan, dan konformitas hedonis) mampu menjelaskan keragaman terhadap variabel dependent (perilaku konsumtif). Sedangkan 78,6% dipengaruhi oleh faktor lain di luar variabel yang diteliti.

ABSTRACK

This thesis with the title "The Effect of Financial Literacy, Income, and Hedonic Conformity on Consumptive Behavior in FEBI UIN Sayyid Ali Rahmatullah Tulungagung Class of 2021" written by Muro' Atul Adab Biyah, NIM. 126406213169, Sharia Financial Management Study Program, Faculty of Economics and Islamic Business, Sayyid Ali Rahmatullah State Islamic University Tulungagung, Supervisor Ruly Priantilianingtiasari, S.E., S.Pd., M.Sy.

Keywords: Financial Literacy, Income, Hedonic Conformity, Consumptive Behavior

This research is motivated by the fact that students generally have an income, although some work part-time or get pocket money from parents and scholarships. However, many of them have a consumptive lifestyle by following trends and buying branded goods for appearance.

This study aims to test and determine the significance of (1) The positive effect of financial literacy, income, and hedonic conformity on the consumptive behavior of FEBI UIN Sayyid Ali Rahmatullah Tulungagung students. (2) The positive effect of financial literacy on the consumptive behavior of FEBI UIN Sayyid Ali Rahmatullah Tulungagung students. (3) The positive effect of income on the consumptive behavior of FEBI UIN Sayyid Ali Rahmatullah Tulungagung students. (4) The positive effect of hedonic conformity on the consumptive behavior of FEBI UIN Sayyid Ali Rahmatullah Tulungagung students.

This study uses a quantitative approach with an associative type of research. The sample taken was 100 students and the sampling technique used Proportionate Stratified Random Sampling technique. The data source used in this study was obtained by distributing questionnaires via google form. Data testing used is the research instrument test, classical assumption test, data analysis test, hypothesis testing.

The results of this study indicate that the variables (1) Financial literacy, income, and hedonic conformity variables together have a positive and significant effect on student consumptive behavior. (2) Financial literacy has no positive and significant effect on student consumptive behavior. (3) Income has a positive and significant effect on student consumptive behavior. (4) Hedonic Conformity has a positive and significant effect on student consumptive behavior. While the R Square number of 0.214 indicates that 21.4% of the independent variables (financial literacy, income, and hedonic conformity) are able to explain the diversity of the dependent variable (consumptive behavior). While 78.6% is influenced by other factors outside the variables studied.