ABSTRAK

Skripsi berjudul "Studi Komparatif Perbedaan Pengaruh *Financial Atitude*dan Sikap *Konsumtivisme* terhadap Pengelolaan Uang Saku Santri Berdasarkan Jenis Kelamin Studi Kasus pada: Pondok Pesantren Ma'hadul 'Ilmi wal 'Amal" ini ditulis oleh Indah Mawardiani, NIM. 12640621107l, dengan pembimbing Faizal Satria Desitama, M.Acc.

Kata Kunci: *Financial Atitude*, Sikap *Konsumtivisme* , Pengelolaan Uang Saku

Penelitian ini dilatarbelakangi oleh perubahan cara Gen Z mengelola uang saku akibat pertumbuhan ekonomi dan kemajuan teknologi. Banyak dari mereka lebih fokus pada kebutuhan jangka pendek dan kurang memperhatikan perencanaan keuangan jangka panjang, dipengaruhi oleh ketidakpastian ekonomi dan gaya hidup konsumtif. Oleh karena itu, penting untuk mengenalkan konsep pengelolaan keuangan yang lebih bijak, seperti membuat anggaran dan memanfaatkan tabungan atau investasi.

Rumusan masalah dalam penulisan skripsi ini adalah (1) Apakah terdapat perbedaan pengaruh *Financial Atitude* dan pola *Konsumtivisme* terhadap pengelolaan uang saku santri berdasarkan jenis kelamin di Pondok Pesantren Ma'hadul Ilmi wal 'Amal?, (2) Apakah terdapat perbedaan pengaruh *Financial Atitude* terhadap pengelolaan uang saku santri berdasarkan jenis kelamin di Pondok Pesantren Ma'hadul Ilmi wal 'Amal?, (3) Apakah terdapat perbedaan pengaruh sikap *Konsumtivisme* terhadap pengelolaan uang saku santri berdasarkan jenis kelamin di Pondok Pesantren Ma'hadul Ilmi wal 'Amal?.

Penelitian ini menggunakan pendekatan Kuantitatif dengan jenis penelitian asosiatif. Pengambilan sampel dengan teknik *non probability sampling* dan menggunakan *quota sampling*. Dalam penelitian ini data yang digunakan adalah data primer. Metode analisis dalam penelitian ini adalah uji validitas dan reliabilitas, uji normalitas, uji asumsi klasik, uji regresi berganda, uji hipotesis, serta uji independent sample t test. Hasil penelitian ini menunjukkan bahwa (1) *Financial Atitude*dan Sikap *Konsumtivisme* simultan berpengaruh signifikan terhadap pengelolaan uang saku santri, dengan santri putra mengelola uang saku lebih baik daripada santri putri. (2) *Financial Atitude*secara positif memengaruhi pengelolaan uang saku, di mana santri putra memiliki *Financial Atitude* yang lebih baik dibandingkan santri putri. (3) Sikap *Konsumtivisme* berpengaruh negatif terhadap pengelolaan uang saku, dengan santri putri menunjukkan tingkat *Konsumtivisme* yang lebih tinggi daripada santri putra.

ABSTRACT

The thesis entitled "Comparative Study of the Differences in the Influence of Financial Attitude and Consumptive Attitude on the Management of Santri's Pocket Money Based on Gender" was written by Indah Mawardiani, NIM. 126406211071, with the supervisor Faizal Satria Desitama, M.Acc.

Keywords: Financial Attitude, Consumptive Attitude, Pocket Money Management

This research is motivated by changes in the way Gen Z manages pocket money due to economic growth and technological advances. Many of them focus more on short-term needs and pay less attention to long-term financial planning, influenced by economic uncertainty and a consumptive lifestyle. Therefore, it is important to introduce the concept of wiser financial management, such as making a budget and utilizing savings or investments

The formulation of the problem in writing this thesis is (1) Is there a difference in the influence of Financial Attitude and consumerism patterns on the management of students' pocket money based on gender at the Ma'hadul Ilmi wal 'Amal Islamic Boarding School?, (2) Is there a difference in the influence of Financial Attitude on the management of students' pocket money based on gender at the Ma'hadul Ilmi wal 'Amal Islamic Boarding School?, (3) Is there a difference in the influence of consumerism attitudes on the management of students' pocket money based on gender at the Ma'hadul Ilmi wal 'Amal Islamic Boarding School?.

This study uses a Quantitative approach with an associative research type. Sampling with non-probability sampling techniques and using quota sampling. In this study the data used is primary data. The analysis methods in this study are validity and reliability tests, normality tests, classical assumption tests, multiple regression tests, hypothesis tests, and independent sample t tests. The results of this study indicate that (1) Financial Attitude and Consumptive Attitude simultaneously have a significant effect on the management of students' pocket money, with male students managing their pocket money better than female students. (2) Financial Attitude positively influences the management of pocket money, where male students have a better Financial Attitude than female students. (3) Consumptive Attitude negatively influences the management of pocket money, with female students showing a higher level of consumptiveness than male students.