

ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh uang saku terhadap perilaku konsumtif mahasiswa penerima beasiswa bidikmisi program studi Ekonomi Islam Universitas Jambi. Jenis penelitian yang digunakan adalah kuantitatif dengan pendekatan deskriptif. Sumber data yang digunakan adalah data primer yaitu melalui penyebaran kuesioner yang disebarakan kepada 68 responden. Metode Analisis data berupa uji validitas, uji realibilitas, dan uji asumsi klasik dengan analisis regresi linier sederhana, data diolah dengan menggunakan program perangkat lunak SPSS 20.0. Hasil penelitian menunjukkan bahwa variabel uang saku berpengaruh secara signifikan terhadap perilaku konsumtif mahasiswa penerima beasiswa bidikmisi program studi Ekonomi Islam Universitas Jambi dan juga diperoleh nilai r^2 sebesar 0.121 atau 12.1% yang artinya uang saku mempengaruhi perilaku konsumtif mahasiswa penerima beasiswa bidikmisi program studi Ekonomi Islam Universitas Jambi sebesar 12.1%. Selain itu diketahui pola konsumsi mahasiswa penerima beasiswa bidikmisi program studi Ekonomi Islam Universitas Jambi yaitu 24% mahasiswa berperilaku *Bakhil*, 48 % mahasiswa berperilaku *Wajar/Moderation*, dan 28% mahasiswa berperilaku *Israf/Tabziir*.

Kata Kunci : Uang Saku, Perilaku Konsumtif, Pola Konsumsi.

ABSTRACT

This study aims to determine and analyze the effect of pocket money on the consumptive behavior of students receiving Bidikmisi scholarships from the Islamic Economics study program, Jambi University. The type of research used is quantitative with a descriptive approach. The data source used is primary data, namely through distributing questionnaires to 68 respondents. Methods of data analysis in the form of validity tests, reliability tests, and classical assumption tests with simple linear regression analysis, the data were processed using the SPSS 20.0 software program. The results of the research show that the pocket money variable has a significant effect on consumptive behavior of students receiving the Bidikmisi scholarship from the Islamic Economics study program at the University of Jambi and also obtained an r^2 value of 0.121 or 12.1%, which means that pocket money affects the consumptive behavior of students receiving the Bidikmisi scholarship from the Islamic Economics study program at the University of Jambi by 12.1%. In addition, it is known that the consumption patterns of students who receive bidikmisi scholarships from the Islamic Economics study program, Jambi University, namely 24% of students behave Bakhil, 48% of students behave Fair/Moderation, and 28% of students behave Israf/Tabziir.

Key words: *Pocket Money, Consumptive Behavior, Consumption Patterns.*