

**PERAN DARI FAKTOR *MATERIALISM, LOCUS OF CONTROL*, DAN  
*FINANCIAL LITERACY* DAN PENGARUHNYA PADA *IMPULSIVE  
BUYING* DALAM PERSPEKTIF DEMOGRAFI**

**SKRIPSI**

**Diajukan Untuk Memenuhi Salah Satu Syarat Penyelesaian  
Program Pendidikan Strata Satu  
Jurusan Manajemen**



**OLEH :**

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**SEKOLAH TINGGI ILMU EKONOMI PERBANAS  
SURABAYA  
2014**

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FINANCIAL LITERACY* DAN PENGARUHNYA PADA *IMPULSIVE  
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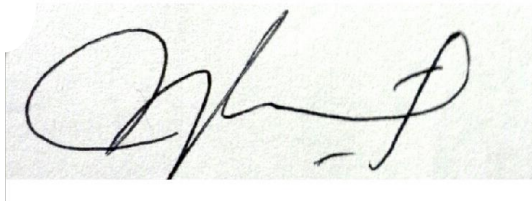
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Tanggal: Februari 2014

A handwritten signature in black ink on a light-colored background. The signature is stylized and appears to be 'Wiwik Lestari'.

**( Dra.Ec. Wiwik Lestari, M.Si )**

# SKRIPSI

## PERAN DARI FAKTOR *MATERIALISM, LOCUS OF CONTROL, DAN FINANCIAL LITERACY* DAN PENGARUHNYA PADA *IMPULSIVE BUYING* DALAM PERSPEKTIF DEMOGRAFI

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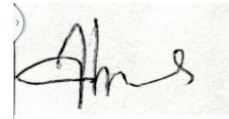
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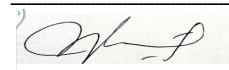
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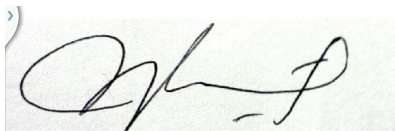
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PERSPEKTIF DEMOGRAFI

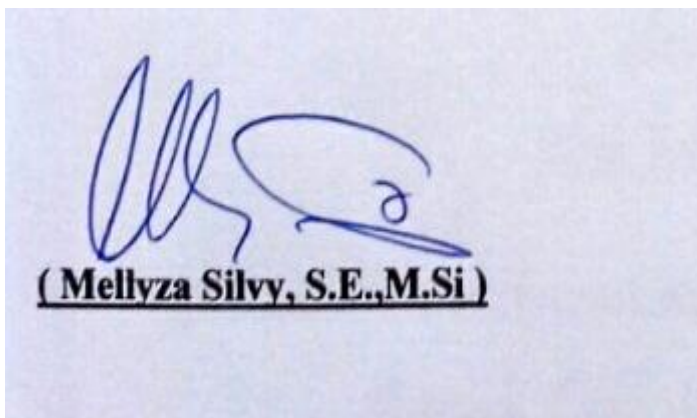
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Tanggal: Mei 2014



**(Dra. Ec. Wiwik Lestari, M.Si)**



**(Mellyza Silvy, S.E., M.Si)**

# MOTTO

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

**“In a Second I’m Good, If I Got an Hour I’m Great, If You Give Me a Six Month I’m Unbeatable” – Baha**

**“Someone Who Think that He can Be A Champion, Yes HE can, Cause He want it by Doa and Allah SWT realize it. Pray to Allah it will make feel better” – My Dad**

**“Allah Has Power For Making Your Life Much Better than Before, But You Have a Choice to Do, Pray and Work, Do it and You will se How Allah Love You SO much” – MY Mom**

**“Big Dream Cause It’s Free, Why You Think Small things for your Dream, if You can Think Bigger about that” -My Mom**

**Special Quote from My Love**

**-Dian Sasra-**

**“If Many People Judging You, I know You can Handle it, If someone ask me, Why I’m Falling IN Love with You, I SAY I can Feel Someone who love me at all, and I See Something That You can’t see at Him, I love him Because I believe that Allah give His Blessed and Love by Him, I love Him So much, and I will realize his dream as a wife, Someone who truly love him”.**

# HALAMAN PERSEMBAHAN

Alhamdulillah Syukur Alhamdulillah, Thanks GOD Allah SWT, thanks for this life, thanks for your bless. That' s really Beautiful life, you give me People who love me, Thanks, My doa also for my prophet The great Muhammad SAW. He is my favorite one.

Special Thanks to:

My Family.

My Mom LILIK RETNOWATI, She is great Mom, Even I' m not Little Kids Anymore, You Did it teach me, everything about love, sacrifice, passion, and I Know you want, I' ll do it special for You,, Mom I love You. My Dad MUjiono. He is A Powerful and Amazing , call him SUPER DAD, Thanks' for everything that you give it to me, So sweet even sometimes it' s too hard to understand. But I can' t say anything how to make you happy.. I ll do DAD for You. Trust me... My Sister MARDIAH ITAFFIA RAHMAWATI and FIRZAH farida, You Guys pretty crazy sister, you guys make my fell be better when I come home, Just One Sentences that I wanna Say

"Don' t worry about your Life in future, I' ll Make it beautiful because I love you sister"

My Second Family

MY Brother David  
Banneyworth... You re great  
man Buddy, Thanks for all thing  
that u give it to me. I owe you  
One aahahaa. Thanks Buddy,  
Nice to be your friends.

My sister Dilara

Thanks for everything, time, lunch dinner and for  
everything that u give to me, Actually it's so sweet  
sis,, Wish you will make good money when you  
return back to AUSTRALIA then You will Get  
Married in a Turkey like ur want.. INsha ALLAh  
and Amin, Allah Blessed you Sister.

**CRAZY FRIENDSHIP MAKE THIS  
WORLD SO HAPPINESS AND  
EASY TO MAKE AND DO SOMETHING  
GOOD FOR PEOPLE**

- Baharrudin Rizal

Thanks to My Brother INDRA MANDALA, AND LAKSANA KURNIARDY,, crazy Bastards You are Remember DYNAMIC TRIO WILL CHANGE THE WORLD –so HYperbolic

*Then Thanks to :*

1. *Muhammad Luqman Hakim*
2. *Rahajeng Pujiani*
3. *Rahayu PUjiati*
4. *Faruq Abdullah*
5. *Jamalludin NAsrulloh*
6. *Anggie Ayu Prita sari*
7. *Bintang PRadipta*
8. *All Financial Management students of STIE Perbanas*

Thanks to My lecturer BU WIWIK LESTARI, YOure really good teacher and thanks for everything

الحمد لله

## “Love is Happen”

Allah SWT Show Me His Love, He Send Beautiful Angel  
Come To Me, Alhamdulillah I'm Falling In Love With  
Her In The First Sight, And Her Name Is DIAN SASRA  
FARAHMA DEWI. Thanks A Lot God For Giving Me  
Chance To Share My Love With Her. I Know If I'm  
Looking For Someone Who Has Perfect Quality, I Can't,  
Only You Who Has It.. However With Your Love And  
Peace, Allah SWT Put Beautiful Heart And Face To Dian  
Sasra. Thanks Allah For This, Thanks My Love Dian For  
Your Love . I'm Appreciate That .

**Alhamdulillah**

Special Thanks To

**DIAN SASRA FARAHMA DEWI,**

Thanks for ur love, thanks for let me share my feel to u, I'm still remember when first time met. Till I know I love you in the first sight. If u Say you look at me something that nobody didn't look. I said I LOVE U cause WITH YOU and Only You make this world so nice and calm for me, And I'm ready for realize our dream TOGETHER

And Now I'm ready for the next step of this relationship, Insha Allah blessed. Thanks for ur smile, Thanks for your Support, When I'm going with you, I feel peace and happy, you like Angel from heaven. Every day we Laugh together, Every Time We share our love.. Remember dear, **I WILL MAKE U SMILE, HAPPY AND PEACE.. SWEAR OF GOD I WILL... TRUST ME SWEET HEART.. I'LL DO IT FOR YOU and OUR Dream**



## **KATA PENGANTAR**

Puji syukur kehadirat Allah SWT yang telah melimpahkan segala rahmatnya ke manusia, Alasan terkuat adalah kemampuan mengidentifikasi permasalahan yang muncul. dapat selesai tepat waktu. Tak lupa, penulis mengucapkan banyak terima kasih kepada segala pihak yang banyak membantu dalam proses penyelesaian Skripsi.

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3. Ibu Prof. Tatik Suryani selaku Ketua STIE Perbanas Surabaya.
4. Seluruh Dosen STIE Perbanas Surabaya.
5. Rekan - Rekan mahasiswa

Dalam penyusunan skripsi ini, penulis menyadari bahwa masih banyak kekurangan. Oleh karena itu, penulis mengharapkan adanya saran maupun kritik yang membangun dari semua pihak untuk memperbaiki skripsi ini. Semoga skripsi ini dapat berguna bagi semua pihak pada umumnya dan bagi para peneliti yang ingin meneliti obyek yang sama pada khususnya. Akhirnya penulis mengucapkan banyak terima kasih atas segala dukungan yang telah diberikan

Surabaya, 1 Januari 2014

Penulis

## DAFTAR ISI

HALAMAN JUDUL.....	ii
HALAMAN PERSETUJUAN SIAP UJI .....	ii
HALAMAN LULUS UJIAN SKRIPSI.....	lii
HALAMAN PENGESAHAN SKRIPSI.....	iiV
HALAMAN MOTTO DAN PERSEMBAHAN .....	v
KATA PENGANTAR .....	ixii
DAFTAR ISI.....	x
DAFTAR TABEL.....	xiii
DAFTAR GAMBAR .....	xiii
DAFTAR LAMPIRAN .....	xiv
ABSTRAK/RINGKASAN .....	xv
BAB I PENDAHULUAN .....	1
1.1    Latar Belakang .....	1
1.2    Rumusan Masalah .....	5
1.3    Tujuan Penelitian .....	5
1.4    Manfaat Penelitian .....	6
1.4    Manfaat Penelitian.....	7
BAB II TINJAUAN PUSTAKA.....	9
2.1    Penelitian Terdahulu .....	9
2.2    Landasan Teori.....	14
2.3    Kerangka Penelitian .....	21

2.4	Hipotesis Penelitian.....	22
<b>BAB III METODE PENELITIAN.....</b>		<b>23</b>
3.1	Rancangan Penelitian .....	23
3.2	Batasan Penelitian .....	23
3.3	Identifikasi Variabel.....	24
3.4	Definisi Operasional dan Pengukuran Variabel.....	24
3.5	Instrumen Penelitian.....	27
3.6	Teknik Sampling .....	28
3.7	Data dan Metode Pengumpulan Data.....	29
3.8	Uji Validitas dan Reliabilitas .....	30
3.9	Teknik Analisis Data.....	32
<b>BAB IV GAMBARAN SUBYEK PENELITIAN DAN ANALISIS DATA.....</b>		<b>36</b>
4.1	Gambaran Subyek Penelitian .....	36
4.2	Analisis Data .....	41
4.3	Pembahasan.....	62
<b>BAB V PENUTUP.....</b>		<b>23</b>
3.1	Kesimpulan .....	23
3.2	Keterbatasan Penelitian.....	23
3.3	Saran .....	24
<b>DAFTAR RUJUKAN</b>		

## DAFTAR TABEL

	Halaman
Tabel 3.1 : Kisi-Kisi Variabel Penelitian	28
Tabel 3.2 : Tabel Uji Validitas Sample Kecil	31
Tabel 3.3 : Tabel Uji Reliabilitas Sample Kecil	32
Tabel 4,1 : Persentase Penyebaran dan Pengambilan Kuesioner	36
Tabel 4.2 : Tabel Uji Validitas dan Reliabilitas Kuesioner	43
Tabel 4.3 : Tabel Analisis Deskriptif <i>Materialism</i>	47
Tabel 4.4 : Tabel Analisis Deskriptif <i>Locus of Control</i>	48
Tabel 4.5 : Hasil Analisis Deskriptif <i>Financial Lliteracy</i>	50
Tabel 4.6 : Hasil Analisis Deskriptif <i>Impulsive Buying</i>	52
Tabel 4.7 : Hasil Analisis Uji Hipotesis Model Penelitian 1	55
Tabel 4.8 : Hasil Analisis Uji Hipotesis Model Penelitian 2	57
Tabel 4.9 : Hasil Analisis Uji Hipotesis Model Penelitian 3	60

## DAFTAR GAMBAR

	Halaman
Gambar 2.1 : Kerangka Pemikiran Penelitian	21
Gambar 3.1 : Skala <i>Likert</i> Variabel <i>Impulsive buying</i>	25
Gambar 3.2 : Skala <i>Likert</i> Variabel <i>Materialism</i>	26
Gambar 3.3 : Skala <i>Likert</i> Variabel <i>Locus of control</i>	26
Gambar 4.1 : Karakteristik Responden Berdasarkan Jenis Kelamin	37
Gambar 4.2 : Karakteristik Responden Berdasarkan Usia	38
Gambar 4.3 : Karakteristik Responden Berdasarkan Jenjang Pekerjaan	37
Gambar 4.4 : Karakteristik Responden Berdasarkan Tingkat Pendapatan Perbulan	40

## DAFTAR LAMPIRAN

- Lampiran 1 : INSTRUMENT *TRY OUT*
- Lampiran 2 : TABULASI DATA INSTRUMENT *TRY OUT*
- Lampiran 3 : HASIL UJI VALIDITAS DAN RELIABILITAS  
INSTRUMENT *TRY OUT*
- Lampiran 4 : INSTRUMENT PENELITIAN
- Lampiran 5 : TABULASI DATA INSTRUMENT PENELITIAN
- Lampiran 6 : UJI VALIDITAS DAN RELIABILITAS PENELITIAN
- Lampiran 7 : HASIL ANALISA DESKRIPTIF PENELITIAN
- Lampiran 8 : HASIL UJI REGRESI DENGAN VARIABEL DUMMY



***The Role of Materialism, Locus of Control, and Financial Literacy Factors and The Influence to Impulsive Buying In The View of Demographic Perspective.***

*Baharrudin Rizal*

*Students of Economic Faculty Management*

*STIE Perbanas Surabaya*

**ABSTRACT**

*In a recent years Impulsive Buying is very common phenomenon. It caused uncontrollable retail industry growth. The retail industry in Indonesia has emerged as one of the most dynamic and rapidly growing industries with several domestic and foreign players entering into the market. We can find several retail shop in Indonesia like Alfamart, Indomart, Carrefour and Giant mart. This condition indirectly changing social behavior of people especially about consumer buying behavior. People more impulsive when they buy something for their need. Impulsive buying is known as unplanned buying or spontaneous buying.*

*This study investigate the role of materialism, locus of control and financial literacy in influencing impulsive buying in the view of demographic perspective. The research model using materialism, locus of control financial literacy, and demographic perspective as independent variable and impulsive buying as dependent variable. In order to define the hypothesis, the questioners is directly deliver to 120 respondents who include in specific criteria. By using regression with dummy variable the results show that there is a very strong positive impact materialism and gender to impulse. Other result show there is no significantly relationship locus of control, financial literacy and gender to impulsive buying.*

*Keyword: Impulsive Buying, Materialism, Locus of Control, Financial Literacy, Gender Perspective*