

BAB V

PENUTUP

A. Kesimpulan

Berdasarkan hasil penelitian mengenai pengaruh preferensi dan pengeluaran dalam perilaku ekonomi mahasiswa terhadap tingkat rasionalitas hubungan pacaran dengan kontrol diri sebagai variabel mediasi pada mahasiswa UIN Imam Bonjol Padang, maka dapat ditarik beberapa kesimpulan sebagai berikut:

1. Preferensi konsumsi merupakan faktor paling dominan yang memengaruhi kontrol diri mahasiswa. Hal ini dibuktikan dengan nilai koefisien jalur sebesar 0,471, nilai T-statistics sebesar 5,348, dan nilai signifikansi sebesar 0,000. Hal ini menunjukkan bahwa semakin baik mahasiswa mempertimbangkan manfaat, kualitas, dan kebutuhan dalam menentukan pilihan konsumsi, maka semakin baik pula kemampuan mahasiswa dalam mengendalikan perilaku, menjaga prioritas, dan mengambil keputusan selama menjalani hubungan pacaran.
2. Pengeluaran terbukti berpengaruh positif terhadap kontrol diri mahasiswa. Hal ini dibuktikan dengan nilai koefisien jalur sebesar 0,360, nilai T-statistics 4,227, dan nilai signifikansi 0,000. Hal ini berarti kemampuan mengelola pengeluaran menjadi faktor penting dalam membentuk perilaku yang terarah. Kemampuan mahasiswa dalam menyesuaikan pengeluaran dengan kondisi keuangan menjadi dasar terbentuknya kontrol diri yang lebih matang, sehingga mahasiswa lebih mampu menjaga prioritas, mempertimbangkan setiap keputusan keuangan secara rasional, serta menghindari perilaku konsumtif dan gaya hidup berlebihan selama menjalani hubungan pacaran.
3. Pengeluaran merupakan faktor paling kuat yang memengaruhi tingkat rasionalitas mahasiswa secara langsung. Hal ini dibuktikan dengan nilai koefisien jalur sebesar 0,335, nilai T-statistics 2,854, dan nilai signifikansi 0,004. Artinya, semakin baik mahasiswa dalam mengatur pengeluaran, maka semakin tinggi pula tingkat rasionalitas dalam pengambilan keputusan.

“Pengelolaan pengeluaran tidak hanya berkaitan dengan kemampuan menggunakan uang, tetapi juga membentuk pola pikir mahasiswa menjadi lebih matang dalam mengambil keputusan, sehingga mahasiswa mampu bertindak lebih logis, mempertimbangkan konsekuensi, serta tidak mudah dipengaruhi emosi maupun tuntutan gaya hidup selama menjalani hubungan pacaran.

B. Saran

Berdasarkan hasil penelitian, saran yang dapat diberikan adalah sebagai berikut:

1. Bagi mahasiswa, disarankan agar lebih bijak dalam mengelola pengeluaran terutama dalam aktivitas berpacaran. Mahasiswa perlu menyesuaikan gaya hidup dengan kemampuan finansial yang dimiliki agar tidak terjadi pengeluaran berlebihan yang dapat mengganggu kondisi keuangan pribadi, serta tetap menjaga keputusan konsumsi yang lebih terarah dan terkontrol.
2. Mahasiswa juga perlu meningkatkan kontrol diri dalam setiap pengambilan keputusan, khususnya yang berkaitan dengan pengeluaran. Hal ini penting agar tidak mudah terpengaruh oleh emosi, ajakan mendadak, maupun keinginan sesaat, sehingga keputusan yang diambil lebih rasional dan tidak bersifat impulsif.
3. Bagi pihak kampus (UIN Imam Bonjol Padang), diharapkan dapat memperkuat edukasi mengenai literasi keuangan dan pengembangan kontrol diri mahasiswa melalui kegiatan seminar, pelatihan, maupun integrasi dalam mata kuliah yang relevan agar mahasiswa lebih mampu mengelola keuangan secara rasional dalam kehidupan sehari-hari.
4. Bagi peneliti selanjutnya, disarankan untuk mengembangkan penelitian ini dengan menambahkan variabel lain yang dapat memengaruhi rasionalitas mahasiswa, seperti gaya hidup, lingkungan pertemanan, pengaruh media sosial, serta faktor keluarga, sehingga hasil penelitian dapat lebih lengkap dan mendalam.

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