

**THE EFFECT OF EASY E-WALLET USE, DISCOUNTS, AND
ALLOWANCE ON CONSUMPTIVE BEHAVIOR AMONG FEB UMY
STUDENTS**

***PENGARUH KEMUDAHAN PENGGUNAAN E-WALLET, DISKON, DAN
UANG SAKU TERHADAP PERILAKU KONSUMTIF MAHASISWA FEB
UMY***

UNDERGRADUATE THESIS



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**INTERNATIONAL PROGRAM FOR ISLAMIC ECONOMICS AND
FINANCE (IPIEF)**

FACULTY OF ECONOMICS AND BUSINESS

UNIVERSITAS MUHAMMADIYAH YOGYAKARTA

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In partial fulfillment on the requirement for the degree of Bachelor of Economics
at International Program for Islamic Economics and Finance (IPIEF)
Department of Economics, Faculty of Economics and Business



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STATEMENT

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I hereby declare that the thesis entitled " THE EFFECT OF E-WALLET USE, DISCOUNTS, AND ALLOWANCE ON CONSUMPTIVE BEHAVIOR AMONG FEB UMY STUDENTS" does not contain content that has been submitted for a degree at another university, any research ideas. and other people's publications, except all quotes and ideas that are deliberately taken are considered as research references and listed in the reference list. Therefore, if intellectual property infringement is found in this research, I agree to accept all relevant academic consequences

Yogjakarta, 04 Oktober 2022



Muhammad Luthfi Fariz

MOTTO

*“ Wahai orang-orang yang beriman! Jika kamu menolong (agama) Allah,
niscaya Dia akan menolongmu dan meneguhkan kedudukanmu.”*

(QS. Muhammad 47:7)

*Rasulullah bersabda "Sebaik-baik manusia diantaramu adalah
yang paling banyak manfaatnya bagi orang lain."*

(H.R. Bukhari).

TRIBUTE

This Undergraduate Thesis I dedicated to ALLAH SWT and myself,

Abi, Ummi, my wife and sister.

Thank you for always be there for me and be my support system

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Yogyakarta, 04 Oktober 2022

A handwritten signature in blue ink, appearing to read "Muhammad Luthfi Fariz".

Muhammad Luthfi Fariz

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