

## **ABSTRACT**

### **EFFECT OF SOCIO-ECONOMIC STATUS AND CARD USER PEER GROUP AUTOMATED TELLER MACHINE (ATM) CONSUMPTION PATTERNS OF STUDENTS**

**By**

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*The purpose of this study was to clarify the effect of socioeconomic status and peer groups ATM card users against student consumption patterns . This study took place at the Department of Sociology Faculty of Social Unila . This study uses quantitative explanatory , which is to get clear or explain a phenomenon , explain the relationship and examine the relationship between the variables studied , as well as to test hypotheses with correlational statistical sample data to generalizations in a population with a draw from a random sample of the population studied . Sampling in this study was purposive sampling . Purposive sampling was chosen as an informant sample deliberate consideration capable of providing the necessary data and information that is being targeted in this study . From the results of this study indicate that there is influence between socioeconomic status and peer groups ATM card users against the consumption patterns of students . the higher the socioeconomic status of the student's parent will mahasiswapun meningkat consumption patterns . The higher the intensity and quantity of student interaction with their peers , the excessive consumption patterns of students and make students as active ATM card users .*

*Keyword: socio economic status, peer groups, ATM card users*