

ABSTRACT

Mita Wulansari, 2015, Credit Decision Making by Parents Expectations of success in terms of the Child Study, Consumers of Adi Putra Pratama's Cooperative. A Thesis, Faculty of Psychology UIN Maulana Malik Ibrahim Malang.

This research aims to describe about the decision-making credit parents in terms of the expectation of the success of the study, consumers in the cooperative. Decision-making is an act to determine the choice of two as alternative choice selection, who carried out consistently and wise to meet the needs. While the expectation is one of the driving behind someone to perform an act. By the presence of the work that the hard then the result obtained will be consistent with the objectives of. So individuals will be acting and behaving particular due to the motive and the existence of the stimulation to meet the needs as well as to receive a desired goal. The expectation of a success a child, is one of the parents factors to do money credit in the cooperative to meet requirement to children achievement.

This research take the subject of the member "Putra Adi Pratama" cooperatives who has children. This research uses a quantitative studies. The number of respondents in this research is 43 employees. Data collection method uses the scale of the decision-making and needs of achievement, each consisting of 24 items. While data analysis technique, by using linear regression analysis simple.

The research found that the 40 members have a decision making of high level is as much as 93,1 %; and 3 members have decision-making of medium levels is as much as 6,9 %. While in the level of the parent expectation found that 43 member hopes of having a high level is as much as 100%. So decision making credit having a positive relationship against hope of the child studies success, consumers in a Putra Adi Pratama cooperative. This is indicated by the value "R" which is a symbol of the value of the correlation coefficient. The correlation value is 0.809. This value can be interpreted that the two variable research are in the strong category. Then obtained a "R" Square or Coefficient Determination (KD) that indicates that the "X" variable (decision making) having influence of the contribution because it has value 65,5 % on Y variables (expectations) and 34,5 % others can be influenced by factors beyond other X variables.

Keywords : Credit Decision Making, Parents' expectations, The success of the Child Study