## **ABSTRAK**

This study aimed to analyze the factors that affect consumption patterns of students at the Universitas Muhammadiyah Yogyakarta with research data obtained from the questionnaire (primary data). Respondents in this research are 100 students. The results from this research shows that the value of R-square on the data is equal to 0.928, which means that 7,2% of regression models affected by outside variables of the research. Partially, this research shows that the variable pocket money significantly affect the consumption patterns of students at UMY, the gender variable is not there a significant difference to the consumption patterns of students at the UMY, while the majors variable there is significant differences to the consumption patterns of students at the UMY.

**Keywords:** consumption, pocket money, gender, majors