

## INTISARI

Pandemi Covid-19 memberikan pengaruh pada perubahan perilaku konsumen. Paparan virus Covid-19 dianggap mengancam kesehatan sehingga mendukung penerapan perilaku protokol kesehatan oleh masyarakat. Penelitian ini ditujukan untuk menganalisis perilaku berhemat pada masa pandemi Covid-19 melalui teori motivasi perlindungan (PMT). Variabel-variabel bebas dalam penelitian ini adalah tiga variabel dari penilaian ancaman yaitu tingkat keparahan, tingkat kerentanan, dan imbalan serta tiga variabel kemampuan menyelesaikan masalah yaitu efikasi respon, efikasi diri, dan tingkat biaya. Responden dalam penelitian ini ditentukan berdasarkan metode *pursposive sampling* dan menggunakan kuesioner tertutup yang dibagikan secara daring. Melalui metode kuantitatif dengan analisis regresi linier berganda, hasil analisis data dari sebanyak 270 responden membuktikan adanya pengaruh positif antara tingkat keparahan, tingkat kerentanan, imbalan, efikasi respon, efikasi diri, dan tingkat biaya pada perilaku berhemat.

Kata kunci: tingkat keparahan, tingkat kerentanan, imbalan, efikasi respon, efikasi diri, tingkat biaya, perilaku berhemat, PMT.

## **ABSTRACT**

The Covid-19 pandemic put an impact on changes in consumer behavior. Exposure of the Covid-19 virus is considered a health threat so that it supports the public's implementation of health protocol behavior. This study aims to analyze frugal behavior during the Covid-19 pandemic through the Protection Motivation Theory (PMT). The independent variables in this study were three variables from the threat appraisal: perceived severity, perceived vulnerability, and reward; and three problem-solving ability variables, namely response efficacy, self-efficacy, and perceived cost. Respondents in this study were determined based on the purposive sampling method and used closed questionnaires distributed online. Through quantitative methods with multiple linear regression analysis, the results of data analysis from as many as 270 respondents showed a positive influence between perceived severity, perceived vulnerability, reward, response efficacy, self-efficacy, and perceived cost on frugal behavior.

**Keywords:** perceived severity, level of vulnerability, reward, response efficacy, self-efficacy, perceived cost, frugal behavior, PMT.