

ABSTRAK

PENGARUH *FINTECH* DAN *E-COMMERCE* PADA PERILAKU KONSUMTIF MAHASISWA FAKULTAS EKONOMI UNIVERSITAS SANATA DHARMA

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Penelitian ini bertujuan untuk; 1) Mengidentifikasi pemanfaatan *Fintech* dan *E-commerce* dalam konsumsi sehari-hari Mahasiswa Fakultas Ekonomi Universitas Sanata Dharma; 2) Menganalisis pengaruh *Fintech* dan *E-commerce* pada perilaku konsumsi Mahasiswa Fakultas Ekonomi Universitas Sanata Dharma. Pendekatan yang digunakan dalam penelitian ini adalah pendekatan kualitatif. Sampel dalam penelitian ini adalah 5 orang Mahasiswa Prodi Manajemen, 3 orang Mahasiswa Prodi Akuntansi, dan 2 orang Mahasiswa Prodi Ekonomi yang aktif menggunakan *fintech* dan *e-commerce*. Pengambilan sampel sebanyak 10 orang dilakukan dengan menggunakan teknik *Purposive Sampling*. Metode pengumpulan data menggunakan wawancara. Hasil penelitian ini menemukan bahwa kemudahan akses dan fitur dalam *fintech* serta *e-commerce* mendorong perilaku konsumtif mahasiswa, terutama dalam pembelian impulsif dan pengelolaan keuangan yang kurang terkontrol. Dari hasil penelitian maka disarankan bagi mahasiswa untuk meningkatkan literasi keuangan digital agar mampu membedakan antara kebutuhan dan keinginan. Bagi Universitas perlu lebih diaktifkan kegiatan seminar atau *talkshow* dan *workshop* untuk penguatan pendidikan literasi keuangan di Fakultas Ekonomi Universitas Sanata Dharma.

Kata kunci : *Fintech*, *E-commerce*, Perilaku Konsumtif Mahasiswa, Pembelian Impulsif, *Purposive Sampling*

ABSTRACT

***THE INFLUENCE OF FINTECH AND E-COMMERCE ON THE CONSUMPTIVE
BEHAVIOUR OF STUDENT AT THE FACULTY OF ECONOMICS
SANATA DHARMA UNIVERSITY***

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This study aims to: 1) Identify the utilization of Fintech and E-commerce in the daily consumption of students at the Faculty of Economics, Sanata Dharma University; and 2) Analyze the influence of Fintech and E-commerce on the consumption behaviour of students at the Faculty of Economics, Sanata Dharma University. This research employs a qualitative approach. The samples include 5 Management students, 3 Accounting students, and 2 Economics students who actively use Fintech and E-commerce. The sampling technique used is purposive sampling. Data were collected through interviews. The findings reveal that the ease of access and various features offered by Fintech and E-commerce platforms encourage students' consumptive behaviour, particularly in terms of impulsive buying and poor financial management. Based on these findings, it is recommended that students improve their digital financial literacy to distinguish between needs and wants. Furthermore, the University is expected to provide education, like seminars or talkshow and workshops, to strengthen financial literacy education at the Faculty of Economics, Sanata Dharma University.

Keywords : Fintech, E-commerce, Students Consumptive Behaviour, Purposive Sampling, Impulsive Buying