ABSTRAK

PENGARUH LITERASI KEUANGAN, *FINANCIAL TECHNOLOGY* DAN *E-COMMERCE* TERHADAP PERILAKU KONSUMTIF MAHASISWA FAKULTAS BISNIS DAN EKONOMI UNIVERSITAS SANATA DHARMA

Marshella Angelica Budiman
NIM: 222114058
UNIVERSITAS SANATA DHARMA YOGYAKARTA
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Permasalahan dalam penelitian ini adalah masih adanya ketidakkonsistenan hasil penelitian terdahulu mengenai pengaruh literasi keuangan, *financial technology*, dan *e-commerce* terhadap perilaku konsumtif, serta terbatasnya studi yang mengintegrasikan ketiga variabel tersebut secara simultan pada mahasiswa Fakultas Bisnis dan Ekonomi. Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan, *financial technology*, dan *e-commerce* secara parsial maupun simultan terhadap perilaku konsumtif mahasiswa.

Metode yang digunakan adalah kuantitatif dengan teknik pengumpulan data melalui kuesioner. Sampel penelitian berjumlah 171 mahasiswa aktif Fakultas Bisnis dan Ekonomi Universitas Sanata Dharma. Data dianalisis menggunakan regresi linier berganda dengan bantuan SPSS versi 27.

Hasil penelitian menunjukkan bahwa literasi keuangan, *financial technology* dan *e-commerce* secara parsial maupun simultan berpengaruh terhadap perilaku konsumtif mahasiswa. Namun, temuan menarik menunjukkan bahwa literasi keuangan justru mendorong perilaku konsumtif, bukan menghambatnya. Secara simultan, ketiga variabel memberikan kontribusi sebesar 74,7% terhadap perilaku konsumtif, dengan *e-commerce* sebagai faktor yang paling dominan.

Kata Kunci: Literasi Keuangan, *Financial Technology, E-commerce*, Perilaku Konsumtif

ABSTRACT

THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL TECHNOLOGY AND E-COMMERCE ON THE CONSUMPTIVE BEHAVIOR OF STUDENTS AT THE FACULTY OF BUSINESS AND ECONOMICS, SANATA DHARMA UNIVERSITY

Marshella Angelica Budiman
NIM: 222114058
UNIVERSITAS SANATA DHARMA YOGYAKARTA
2026

The problem in this research is the inconsistency of previous findings regarding the influence of financial literacy, financial technology, and e-commerce on consumptive behavior, as well as the limited number of studies that integrate these three variables simultaneously among students at the Faculty of Business and Economics. This study aims to examine the partial and simultaneous effects of financial literacy, financial technology, and e-commerce on students' consumptive behavior.

The method used is quantitative with data collection through questionnaires. The sample consisted of 171 active students from the Faculty of Business and Economics, Sanata Dharma University. Data were analyzed using multiple linear regression with SPSS version 27.

The results showed that financial literacy, financial technology, and e-commerce partially and simultaneously have effect on students' consumptive behavior. However, an interesting finding reveals that financial literacy actually encourages consumptive behavior rather than restraining it. Simultaneously, the three variables contributed 74.7% to consumptive behavior, with e-commerce being the most dominant factor.

***Keywords**: Financial Literacy, Financial Technology, E-commerce, Consumptive Behavior*