

ABSTRAK

**PENGARUH PENGGUNAAN DOMPET DIGITAL, UANG TUNAI, DAN
KONFORMITAS TEMAN TERHADAP PERILAKU KONSUMTIF
MAHASISWA PENDIDIKAN EKONOMI
UNIVERSITAS SANATA DHARMA**

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Penelitian ini bertujuan untuk mengetahui pengaruh penggunaan dompet digital, uang tunai dan konformitas teman terhadap perilaku konsumtif mahasiswa Pendidikan Ekonomi Universitas Sanata Dharma.

Penelitian ini merupakan penelitian eksplanatori yang dilaksanakan di lingkungan Program Studi Pendidikan Ekonomi, Fakultas Keguruan dan Ilmu Pendidikan, Universitas Sanata Dharma Yogyakarta, pada bulan Maret hingga April 2026. Populasi dalam penelitian ini merupakan seluruh mahasiswa Program Studi Pendidikan Ekonomi Universitas Sanata Dharma Yogyakarta, angkatan 2023 hingga angkatan 2025 yang berjumlah 80 mahasiswa, teknik pengambilan sampel menggunakan teknik *Sampling Jenuh*. Pengumpulan data menggunakan kuesioner dengan bantuan *Google Form*. Data dianalisis menggunakan regresi linear berganda.

Hasil analisis data menunjukkan bahwa: (1) penggunaan dompet digital, penggunaan uang tunai, dan konformitas teman dapat menjadi prediktor perilaku konsumtif mahasiswa Pendidikan Ekonomi Universitas Sanata Dharma.; (2) dompet digital berpengaruh positif terhadap perilaku konsumtif mahasiswa Pendidikan Ekonomi Universitas Sanata Dharma.; (3) uang tunai berpengaruh negatif terhadap perilaku konsumtif mahasiswa Pendidikan Ekonomi Universitas Sanata Dharma.; (4) konformitas teman berpengaruh positif terhadap perilaku konsumtif mahasiswa Pendidikan Ekonomi Universitas Sanata Dharma.

Kata Kunci: Perilaku konsumtif, dompet digital, uang tunai, konformitas teman.

ABSTRACT

**THE EFFECT OF DIGITAL WALLET USAGE, CASH USAGE, AND
PEER CONFORMITY ON THE CONSUMPTIVE
BEHAVIOR OF ECONOMIC EDUCATION
STUDENTS AT SANATA DHARMA UNIVERSITY**

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This study aims to determine the influence of digital wallet usage, cash, and peer conformity on the consumptive behavior of Economics Education students at Sanata Dharma University.

This study is an explanatory research conducted in the Economics Education Study Program, Faculty of Teacher Training and Education, Sanata Dharma University, Yogyakarta, from March to April 2026. The population of this study consists of all Economics Education students at Sanata Dharma University Yogyakarta from the 2023 to 2025 cohorts, totaling 80 students. The sampling technique used was Saturated Sampling. Data were collected using a questionnaire assisted by Google Form and analyzed using multiple linear regression.

The results of the data analysis indicate that: (1) digital wallet usage, cash usage, and peer conformity can simultaneously serve as predictors of consumptive behavior among Economics Education students at Sanata Dharma University; (2) digital wallet usage has a positive effect on the consumptive behavior of Economics Education students at Sanata Dharma University; (3) cash usage has a negative effect on the consumptive behavior of Economics Education students at Sanata Dharma University; (4) peer conformity has a positive effect on the consumptive behavior of Economics Education students at Sanata Dharma University.

Keywords: *consumptive behavior, digital wallet, cash usage, peer conformity*