ABSTRAK

PENGARUH LITERASI KEUANGAN, GAYA HIDUP KONSUMTIF, KONTROL DIRI, DAN PERSEPSI RISIKO TERHADAP PERILAKU KONSUMTIF MAHASISWA

(Studi Kasus pada Mahasiswa Program Studi Akuntansi Angkatan 2022 & 2023 Universitas Sanata Dharma Pengguna *Shopee PayLater*)

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Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan, gaya hidup konsumtif, kontrol diri, dan persepsi risiko terhadap perilaku konsumtif mahasiswa pengguna *Shopee PayLater*. Latar belakang dari penelitian ini adalah perkembangan teknologi finansial, khususnya layanan *buy now PayLater* seperti *Shopee PayLater*, mendorong perubahan perilaku konsumtif mahasiswa. Kemudahan akses dan promo yang ditawarkan memicu perilaku konsumtif, yang mana pembelian lebih didasarkan pada keinginan daripada kebutuhan.

Penelitian ini menggunakan pendekatan kuantitatif. Data dikumpulkan menggunakan kuesioner yang dibagikan melalui *Google Forms* kepada mahasiswa Program Studi Akuntansi Universitas Sanata Dharma angkatan 2022 & 2023 yang menggunakan *Shopee PayLater*. Pengambilan sampel ini menggunakan teknik *incidental sampling* dengan jumlah responden sebanyak 46 orang.

Hasil penelitian menunjukkan bahwa literasi keuangan, gaya hidup konsumtif, dan kontrol diri berpengaruh positif dan signifikan terhadap perilaku konsumtif. Persepsi risiko tidak berpengaruh signifikan terhadap perilaku konsumtif. Hal ini menunjukkan bahwa meskipun mahasiswa menyadari adanya risiko dalam penggunaan *Shopee PayLater*, faktor tersebut belum cukup kuat untuk memengaruhi perilaku konsumtif mereka.

Kata kunci: literasi keuangan, gaya hidup konsumtif, kontrol diri, persepsi risiko, *Shopee PayLater*.

ABSTRACT

THE INFLUENCE OF FINANCIAL LITERACY, CONSUMPTIVE LIFESTYLE, SELF-CONTROL, AND RISK PERCEPTION ON STUDENTS' CONSUMPTIVE BEHAVIOR

(A Case Study of Shopee PayLater Users Among Accounting Students Classes of 2022 and 2023 at Sanata Dharma University)

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This study aims to analyze the influence of financial literacy, consumptive lifestyle, self-control, and risk perception on the consumptive behavior of students using Shopee PayLater. The background of this study is the development of financial technology, particularly buy-now-pay-later services such as Shopee PayLater, which has encouraged changes in students' consumptive behavior. The ease of access and promotional offers tend to trigger consumptive behavior, in which purchasing decisions are based more on desires rather than needs.

This study employs a quantitative approach using a questionnaire distributed via Google Forms to accounting students at Sanata Dharma University from the 2022 and 2023 cohorts who use Shopee PayLater. The sampling technique used is incidental sampling, with a total of 46 respondents.

The results show that financial literacy, consumptive lifestyle, and self-control have a positive and significant effect on consumptive behavior. Meanwhile, risk perception does not have a significant effect on consumptive behavior. This indicates that although students are aware of the risks associated with using Shopee PayLater, this factors are not strong enough to influence their consumptive behavior.

Keywords: financial literacy, self-control, risk perception, consumptive behavior, Shopee PayLater.