ABSTRAK

PENGARUH GAYA HIDUP HEDONIS DAN LITERASI KEUANGAN TERHADAP PERILAKU KONSUMTIF: SELF-CONTROL SEBAGAI VARIABEL MODERASI

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Perkembangan teknologi dan media sosial menyebabkan perubahan pola konsumsi masyarakat, khususnya mahasiswa, yang cenderung meningkatkan gaya hidup hedonis dan perilaku konsumtif. Penelitian ini bertujuan untuk menganalisis pengaruh gaya hidup hedonis dan literasi keuangan terhadap perilaku konsumtif dengan *self-control* sebagai variabel moderasi. Penelitian ini menggunakan metode kuantitatif dengan teknik pengumpulan data melalui penyebaran kuesioner secara daring. Populasi dalam penelitian ini berjumlah 920 responden dengan jumlah sampel sebanyak 279 responden yang ditentukan menggunakan rumus Slovin. Analisis data dilakukan menggunakan SmartPLS 4. Hasil penelitian menunjukkan bahwa gaya hidup hedonis berpengaruh dan signifikan terhadap perilaku konsumtif, sedangkan literasi keuangan tidak berpengaruh signifikan terhadap perilaku konsumtif. Selain itu, *self-control* mampu memoderasi pengaruh literasi keuangan terhadap perilaku konsumtif. Tetapi tidak mampu memoderasi pengaruh gaya hidup hedonis terhadap perilaku konsumtif.

Kata kunci: gaya hidup hedonis, literasi keuangan, perilaku konsumtif, *self-control.*

ABSTRACT

THE INFLUENCE OF HEDONISTIC LIFESTYLE AND FINANCIAL LITERACY ON CONSUMPTIVE BEHAVIOR: SELF-CONTROL AS A MODERATING VARIABLE

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Technological advancements and the growth of social media have led to changes in people's consumption patterns, particularly among university students, which tend to increase hedonistic lifestyles and consumptive behavior. This study aims to analyze the influence of hedonistic lifestyle and financial literacy on consumptive behavior, with self-control as a moderating variable. This research employed a quantitative method with data collected through the online distribution of questionnaires. The population in this study consisted of 920 respondents, with a sample of 279 respondents determined using the Slovin formula. Data analysis was conducted using SmartPLS 4. The results showed that a hedonistic lifestyle has a significant effect on consumptive behavior, while financial literacy does not have a significant effect on consumptive behavior. In addition, self-control is able to moderate the influence of financial literacy on consumptive behavior. However, self-control is not able to moderate the influence of hedonistic lifestyle on consumptive behavior.

Keywords: hedonistic lifestyle, financial literacy, consumptive behavior, self-control.