ABSTRAK

HUBUNGAN PERSEPSI KEMUDAHAN, PERSEPSI KEBERMANFAATAN *E-WALLET*, DAN LITERASI KEUANGAN DENGAN PERILAKU KONSUMTIF MAHASISWA

Lusila Oktaviani Yustianiarni
Universitas Sanata Dharma
2026

Penelitian ini bertujuan untuk mengetahui hubungan persepsi kemudahan, persepsi kebermanfaatan *e-wallet*, dan literasi keuangan dengan perilaku konsumtif mahasiswa FKIP Universitas Sanata Dharma angkatan 2022. Penelitian ini merupakan penelitian kuantitatif dengan pendekatan asosiatif. Penelitian dilakukan pada Maret sampai dengan April 2026. Populasi penelitian adalah mahasiswa FKIP Universitas Sanata Dharma angkatan 2022 yang menggunakan *e-wallet*. Sampel penelitian berjumlah 254 responden yang dipilih menggunakan teknik *accidental sampling*. Teknik pengumpulan data adalah kuesioner. Teknik analisis data adalah statistik deskriptif dan korelasi Kendall's Tau yang dikerjakan dengan bantuan program SPSS versi 25.

Hasil penelitian menunjukkan bahwa: 1) persepsi kemudahan memiliki hubungan negatif dan signifikan dengan perilaku konsumtif mahasiswa (koefisien korelasi = -0,331; sig. = 0,000); 2) persepsi kebermanfaatan *e-wallet* memiliki hubungan positif dan signifikan dengan perilaku konsumtif mahasiswa (koefisien korelasi = 0,298; sig. = 0,000; dan 3) literasi keuangan memiliki hubungan negatif dan signifikan dengan perilaku konsumtif mahasiswa (koefisien korelasi = -0,351; sig. = 0,000).

Kata kunci: Persepsi kemudahan, persepsi kebermanfaatan, *e-wallet*, literasi keuangan, perilaku konsumtif.

ABSTRACT

THE RELATIONSHIP BETWEEN PERCEIVED CONVENIENCE, PERCEIVED USEFULNESS OF E-WALLETS, AND FINANCIAL LITERACY WITH STUDENTS' CONSUMPTIVE BEHAVIOR

Lusila Oktaviani Yustianiarni
Sanata Dharma University
2026

This study aims to determine the relationship between perceived ease of use, perceived usefulness of e-wallets, and financial literacy with the consumer behavior of students from the Faculty of Teacher Training and Education, Sanata Dharma University, class of 2022. This quantitative study used an associative approach. The study was conducted from March to April 2026. The study population was students from the Faculty of Teacher Training and Education, Sanata Dharma University, class of 2022 who used e-wallets. The study sample consisted of 254 respondents selected using accidental sampling. A questionnaire was used as the data collection technique. Data analysis used descriptive statistics and Kendall's Tau correlation, conducted using SPSS version 25.

The results showed that: 1) perceived ease of use has a negative and significant relationship with student consumer behavior (correlation coefficient = -0.331; sig. = 0.000); 2) Perceived usefulness of e-wallets has a positive and significant relationship with student consumer behavior (correlation coefficient = 0.298; sig. = 0.000; and 3) Financial literacy has a negative and significant relationship with student consumer behavior (correlation coefficient = -0.351; sig. = 0.000).

Keywords: *Perceived ease of use, perceived usefulness, e-wallets, financial literacy, consumer behavior.*