

ABSTRAK

PENGARUH PEER CONFORMITY, FINANCIAL LITERACY, DAN SELF CONTROL TERHADAP PERILAKU KONSUMTIF MAHASISWA PENGGUNA LAYANAN *BUY NOW PAY LATER*

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Penelitian ini bertujuan untuk menganalisis pengaruh *peer conformity*, *financial literacy*, dan *self control* terhadap perilaku konsumtif mahasiswa pengguna layanan *Buy Now pay Later* (BNPL). Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei. Populasi penelitian adalah mahasiswa aktif Universitas Sanata Dharma yang pernah menggunakan layanan BNPL. Teknik pengambilan sampel menggunakan purposive sampling dengan responden mahasiswa aktif Universitas Sanata Dharma pengguna layanan BNPL. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan analisis regresi linear berganda dengan bantuan program SPSS. Hasil penelitian menunjukkan bahwa *peer conformity* berpengaruh positif dan signifikan terhadap perilaku konsumtif, sesuai dengan arah yang dihipotesiskan. *Financial literacy* berpengaruh positif dan signifikan terhadap perilaku konsumtif, berbeda dari arah negatif yang dihipotesiskan, sehingga hipotesis pada variabel ini ditolak. Sementara itu, *self control* berpengaruh negatif dan signifikan terhadap perilaku konsumtif, sesuai dengan arah yang dihipotesiskan. Hasil uji koefisien determinasi menunjukkan bahwa ketiga variabel tersebut secara bersama-sama mampu menjelaskan sebagian besar variasi perilaku konsumtif mahasiswa pengguna BNPL, sedangkan sisanya dijelaskan oleh faktor lain di luar model penelitian. Berdasarkan hasil uji dominan, *self control* merupakan variabel yang memiliki pengaruh paling kuat terhadap perilaku konsumtif mahasiswa pengguna BNPL.

Kata Kunci: Peer Conformity, Financial Literacy, Self Control, Perilaku Konsumtif, *Buy Now pay Later*.

ABSTRACT

THE INFLUENCE OF PEER CONFORMITY, FINANCIAL LITERACY, AND SELF-CONTROL ON CONSUMPTIVE BEHAVIOR OF UNIVERSITY STUDENTS WHO USE *BUY NOW PAY LATER* SERVICES

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This study aims to analyze the influence of peer conformity, financial literacy, and self control on consumptive behavior of students using *Buy Now pay Later* (BNPL) services. This research employed a quantitative approach using a survey method. The population consist of active students of Sanata Dharma University who had used BNPL services. The sampling technique used was purposive sampling, with respondents consisting of active Sanata Dharma University students who use BNPL services. The data were collected through questionnaires and analyzed using multiple linear regression with SPSS software. The results indicate that peer conformity has positive and significant effect on consumptive behavior, consistent with the hypothesized direction. Financial literacy also has positive and significant effect on consumptive behavior, contrary to the hypothesized negative direction, so the hypothesis for this variable is rejected. Meanwhile, self control has negative and significant effect on consumptive behavior, consistent with the hypothesized direction. The coefficient of determination shows that these three variables collectively explain a substantial proportion of the variance in students' consumptive behavior, while the remainder is explained by other factors outside the research model. Based on the dominant variable test, self control is the most influential variable affecting the consumptive behavior of students using BNPL services.

Keywords: Peer Conformity, Financial Literacy, Self Control, Consumptive Behavior, *Buy Now pay Later*.