PENGARUH LITERASI KEUANGAN, PENGGUNAAN *DIGITAL PAYMENT* DAN *SELF-CONTROL* TERHADAP PERILAKU KONSUMTIF MAHASISWA (STUDI KASUS PADA MAHASISWA PROGRAM STUDI S1-MANAJEMEN UNIVERSITAS EKUITAS INDONESIA)

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh Literasi Keuangan, Penggunaan *Digital Payment*, dan *Self-Control* terhadap Perilaku Konsumtif Mahasiswa studi kasus pada Mahasiswa Program Studi S1-Manajemen Universitas Ekuitas Indonesia. Metode penelitian yang digunakan adalah metode deskriptif dan verifikatif dengan pendekatan kuantitatif. Pengumpulan data dilakukan melalui penyebaran kuesioner kepada 100 responden dengan menggunakan rumus Taro Yamane untuk perhitungan penentuan sampel. Analisis statistik yang digunakan meliputi uji validitas, uji reliabilitas, uji asumsi klasik, analisis regresi linear berganda, analisis koefisien korelasi, analisis koefisien determinasi, uji t, dan uji F menggunakan *software* SPSS versi 25. Hasil penelitian menunjukkan bahwa literasi keuangan, penggunaan *digital payment* secara parsial berpengaruh positif signifikan terhadap perilaku konsumtif. *self-control* berpengaruh negatif signifikan terhadap perilaku konsumtif. Secara simultan literasi keuangan, penggunaan *digital payment* dan *self-control* berpengaruh signifikan terhadap perilaku konsumtif. Nilai koefisien determinasi sebesar 36,9% menunjukkan bahwa perilaku konsumtif dapat dijelaskan oleh ketiga variabel tersebut, sedangkan 63,1% lainnya dipengaruhi oleh faktor lain diluar penelitian ini. Temuan ini mengindikasikan bahwa perilaku konsumtif tidak hanya dipengaruhi oleh pemahaman keuangan dan kemudahan teknologi pembayaran, tetapi juga oleh faktor individu dan psikologis, sehingga diperlukan penguatan pengendalian diri dan penerapan literasi keuangan secara konsisten.

Kata Kunci: Literasi Keuangan, Penggunaan *Digital Payment, Self-Control*, Perilaku Konsumtif.

THE INFLUENCE OF FINANCIAL LITERACY, THE USE OF DIGITAL PAYMENT, AND SELF-CONTROL ON COMSUMPTIVE BEHAVIOR OF STUDENTS (CASE STUDY ON STUDENTS OF MANAGEMENT STUDY PROGRAM AT EKUITAS INDONESIAN UNIVERSITY)

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ABSTRAK

This study aims to examine the influence of Financial Literacy, The Use of Digital Payments, and Self-Control on the Consumptive Behaviour of students, with a case study on students of Management Program students at Ekuitas Indonesian University. The research method employed is descriptive and verificative with a quantitative approach. Data collection was conducted through the distribution of questionnaires to 100 respondents using Taro Yamane's formula to determine the sample size. The statistical analyses used include validity tests, reliability tests, classical assumption tests, multiple linear regression analysis, correlation coefficient analysis, coefficient of determination analysis, t-tests, and F-tests using SPSS version 25. The results indicate that financial literacy and the use of digital payments partially have a significant positive effect on consumptive behaviour. Self-control has a significant negative effect on consumptive behaviour. Simultaneously, financial literacy, the use of digital payments, and self-control have a significant effect on consumptive behaviour. The coefficient of determination value of 36.9% indicates that consumptive behaviours can be explained by these three variables, while the remaining 63.1% is influenced by other factors outside this study. These findings suggest that consumptive behaviour is not only influenced by financial understanding and the convenience of payment technology but also by individual and psychological factors, thus requiring the strengthening of self-control and the consistent practice of financial literacy.

Keywords: Financial Literacy, Use of Digital Payments, Self-Control, Consumptive Behavior.