ABSTRAK

Studi ini menyelidiki bagaimana dompet digital, literasi keuangan, dan belanja *online* memengaruhi perilaku konsumtif mahasiswa Universitas Prima Indonesia, baik secara terpisah maupun bersama-sama. Pendekatan kuantitatif deskriptif adalah metode studi ini dengan menggunakan kuesioner untuk mengumpulkan data. Peneliti mengambil 100 mahasiswa aktif Fakultas Hukum Universitas Prima Indonesia sebagai sampel dalam teknik *non-probability sampling* jenis *purposive sampling*. Pengujian validitas alat melalui *product moment*. Adapun reliabilitasnya melalui *Cronbach alpha*. Peneliti melakukan analisis data melalui regresi linear berganda, uji t, dan uji F.

Temuan studi mengungkap beberapa temuan penting. Pertama, dompet digital terbukti berdampak signifikan pada perilaku konsumtif. Temuan tersebut didukung oleh hasil uji t dengan nilai t hitung (3,018) melampaui nilai t tabel (1,984), dan nilai Sig. yang sangat rendah (0,000 < 0,05). Kedua, literasi keuangan juga menunjukkan berpengaruh positif pada perilaku konsumtif. Uji t menunjukkan nilai t hitung 4,403 > t tabel 1,984, dengan nilai Sig. 0,001 (kurang dari 0,05). Ketiga, belanja online juga ditemukan memengaruhi perilaku konsumtif secara signifikan. Hal ini didukung oleh uji t dengan nilai t hitung 7,175 > t tabel 1,984, dan nilai Sig. 0,000.

Lebih lanjut, secara keseluruhan, dompet digital, literasi keuangan, dan belanja online berdampak dan bersignifikan pada perilaku konsumtif mahasiswa Universitas Prima Indonesia. Kesimpulan ini didasarkan pada hasil uji F, yaitu F hitung 17,857 > F tabel 2,70, dan tingkat Sig. 0,000.

Kata Kunci : Dompet digital, Literasi keuangan, belanja online, Perilaku konsumtif, Mahasiswa

ABSTRACT

This research explores the extent to which digital wallets, financial literacy, and online shopping shape the consumptive behavior of Universitas Prima Indonesia students, both individually and collectively. A descriptive quantitative method was employed, utilizing questionnaires as the primary data collection tool. A total of 100 actively enrolled students from the Faculty of Law at Universitas Prima Indonesia were deliberately chosen as participants through purposive sampling, a method within the non-probability sampling framework that prioritizes specific criteria over random selection. To ensure the credibility of the research instrument, an evaluation of its validity was conducted using the product-moment correlation approach, while its reliability underwent scrutiny through Cronbach's alpha measurement. The collected data were then subjected to an analytical process encompassing multiple linear regression, t-tests, and F-tests, facilitating the extraction of insightful interpretations and statistical conclusions.

The study uncovered several significant findings. First, digital wallets were demonstrated to have a substantial effect on consumptive behavior. This was confirmed through the t-test, where the computed t-value (3.018) exceeded the critical t-value (1.984), with a highly significant probability level (0.000 < 0.05). Second, financial literacy was also found to positively influence consumptive behavior. The t-test results indicated a t-value of 4.403, surpassing the critical threshold of 1.984, with a significance level of 0.001, which is below 0.05. Third, online shopping emerged as another factor that significantly impacted consumptive tendencies. The t-test analysis showed a computed t-value of 7.175, far exceeding the critical t-value of 1.984, with a significance level of 0.000, reinforcing its strong influence.

Moreover, when analyzed collectively, digital wallets, financial literacy, and online shopping were found to jointly contribute to shaping students' consumptive behavior at Universitas Prima Indonesia. This conclusion was drawn from the F-test results, where the computed F-value of 17.857 was significantly higher than the critical F-value of 2.70, with a probability level of 0.000, confirming a high level of statistical confidence in these findings.

Keywords: Digital wallet, financial literacy, online shopping, consumer behavior, students