

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan, gaya hidup, dan penggunaan digital payment terhadap perilaku konsumtif generasi Z. Objek penelitian adalah mahasiswa S1 Fakultas Ekonomi dan Bisnis Universitas Jambi angkatan 2021–2024. Penelitian ini menggunakan pendekatan kuantitatif dengan metode analisis Partial Least Square (PLS) melalui bantuan software SmartPLS 4. Data primer dikumpulkan menggunakan kuesioner berbasis skala Likert 5 poin dan disebarakan melalui Google Form. Jumlah responden sebanyak 100 orang, yang ditentukan menggunakan rumus Slovin dari populasi sebanyak 3.131 mahasiswa. Hasil penelitian menunjukkan bahwa: (1) literasi keuangan berpengaruh negatif dan signifikan terhadap perilaku konsumtif; (2) gaya hidup berpengaruh positif dan signifikan terhadap perilaku konsumtif; dan (3) digital payment juga memiliki pengaruh positif dan signifikan terhadap perilaku konsumtif. Temuan ini memberikan implikasi bahwa peningkatan pemahaman keuangan dapat menekan perilaku konsumtif, sementara gaya hidup konsumtif dan kemudahan digital payment cenderung mendorong perilaku tersebut.

Kata kunci: Literasi Keuangan, Gaya Hidup, Digital Payment, Perilaku Konsumtif

ABSTRACT

This study aims to analyze the influence of financial literacy, lifestyle, and the use of digital payment on the consumptive behavior of Generation Z. The object of this research is undergraduate students of the Faculty of Economics and Business at Jambi University from the 2021–2024 cohorts. The study employs a quantitative approach using the Partial Least Square (PLS) method with the assistance of SmartPLS 4 software. Primary data were collected through a questionnaire using a 5-point Likert scale and distributed via Google Form. A total of 100 respondents were selected using the Slovin formula from a population of 3,131 students. The results show that: (1) financial literacy has a negative and significant effect on consumptive behavior; (2) lifestyle has a positive and significant effect on consumptive behavior; and (3) digital payment also has a positive and significant effect on consumptive behavior. These findings imply that improving financial literacy can reduce consumptive behavior, whereas a consumptive lifestyle and the ease of digital payment tend to increase such behavior.

Keywords: *Financial Literacy, Lifestyle, Digital Payment, Consumptive Behavior*