

ABSTRAK

Mochamad Ramdani, 2024. “**Pengaruh Literasi Keuangan, Efek Bandwagon dan Gaya Hidup Hedonis Terhadap Perilaku Konsumtif Mahasiswa Klaster Ekonomi Universitas Siliwangi Pengguna Shopee Paylater** (Survei pada mahasiswa Klaster Ekonomi Universitas Siliwangi)”. Jurusan Pendidikan Ekonomi Fakultas Keguruan dan Ilmu Pendidikan Universitas Siliwangi. Di bawah bimbingan Rendra Gumilar, M.Pd. dan Iis Aisyah, M.Pd.

Penelitian ini dilatarbelakangi oleh meningkatnya minat berbelanja pada *e-commerce* dengan berbagai pilihan pembayaran seperti paylater membuat banyak masyarakat penasaran tidak terkecuali mahasiswa. Namun di sisi lain hal tersebut mendorong mahasiswa untuk berperilaku konsumtif. Tujuan penelitian ini guna mengetahui sejauh mana pengaruh dari literasi keuangan, efek bandwagon dan gaya hidup hedonis terhadap perilaku konsumtif mahasiswa Klaster Ekonomi Universitas Siliwangi baik secara simultan ataupun parsial. Penelitian ini menggunakan metode penelitian kuantitatif jenis survei dengan desain yaitu survei eksplanatori. Populasi dalam penelitian ini yaitu mahasiswa Klaster Ekonomi Universitas Siliwangi. Adapun teknik pengambilan sampel yang digunakan yaitu *probability sampling* jenis *purposive random sampling* yang berjumlah 152 orang mahasiswa. Teknik pengumpulan data menggunakan kuesioner dan teknik analisis data menggunakan program SPSS versi 26. Adapun hasil penelitian menunjukkan bahwa: 1) Terdapat pengaruh signifikan dari literasi keuangan terhadap perilaku konsumtif dengan nilai t hitung $>$ t tabel ($20,391 > 1,6892$). 2) Terdapat pengaruh signifikan dari efek bandwagon terhadap perilaku konsumtif dengan nilai t hitung $>$ t tabel ($3,045 > 1,6892$). 3) Terdapat pengaruh signifikan dari gaya hidup hedonis terhadap perilaku konsumtif dengan nilai t hitung $>$ t tabel ($3,293 > 1,6892$). Kesimpulan dari penelitian ini yaitu terdapat pengaruh yang signifikan antara literasi keuangan, efek bandwagon dan gaya hidup hedonis terhadap perilaku konsumtif mahasiswa Klaster Ekonomi Universitas Siliwangi.

Kata Kunci: *Efek Bandwagon, Gaya Hidup Hedonis, Literasi Keuangan, Perilaku Konsumtif, Shopee Paylater*

ABSTRACT

Mochamad Ramdani, 2024. ***“The Influence of Financial Literacy, Bandwagon effect and hedonistic Lifestyle on the Consumptive Behavior of Siliwangi University Economics Cluster Students Using Shopee Paylater (Survey of Siliwangi University Economics Cluster Students Majoring)”***. Department of Econoics Education, Faculty of Teacher Training and Education, Siliwangi University. Under the guidance of Rendra Gumilar, M.Pd and Iis Aisyah, M.Pd.

This research is motivated by the increasing interest in shopping on e-commerce with various payment options such as paylater, maing many people curious, including students majoring. However, on the other hand, this encourages students majoring to behave cosumtive. The aim of this research is to determine the extent of the influencve of financial literacy, bandwagon effect, hedonistic lifestyle on the consumtive behavior of Siliwangi University Economics Cluster students majoring, either simultaneously or partially. This research uses a quantitative survey type research method with a design, namely an explanatory survey. The population in this study were students majoring from the Siliwangi University Economics Cluster. The sampling technique used was probability sampling, totaling 152 students majoring. The data collection technique uses a questionare and the data analysis technique uses the SPSS version 26 program. The research results show that: 1) there is a significant of financial literacy on consumer behavior with a calculated t value > t table ($20,391 > 1,6892$). 2) there is a significant influence of the bandwagon effect on consumer behavior with a calculated t value > t table ($3,045 > 1,6892$). 3) there is a significant influence of the hedonistic lifestyle on consumer behavior with a calculated t value > t table ($3,293 > 1,6892$). The conclusion of this research is that there is a significant influence between financial literacy, the bandwagon effect and a hedonistic lifestyle on the consumtive behavior of Siliwangi University Economics Cluster students majoring.

Keywords: *Bandwagon Effect, Consumtive Behavior, Financial Literacy, Hedonistic Lifestyle, Shopee Paylater.*