

ABSTRACT

The Influence of the Intensity of Using Shopee PayLater Services on Students' Consumptive Behavior
(A Study on Students of Siliwangi University D3 Banking and Finance Program 2023–2025)

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The development of digital payment systems, particularly buy now pay later services such as Shopee PayLater, has increased significantly and facilitated student transactions. However, this convenience may encourage consumptive behavior that is driven more by desires than needs. This study employed a quantitative descriptive-verificative method using purposive sampling techniques involving 48 active Shopee PayLater users from the D3 Banking and Finance Department at Siliwangi University. Data were collected through questionnaires and analyzed using simple linear regression, t-test, and coefficient of determination with SPSS version 32. Ordinal data were transformed into interval data using the Method of Successive Interval (MSI) before conducting classical assumption tests and regression analysis. The results showed that the intensity of Shopee PayLater usage had a positive and significant effect on students' consumptive behavior with an R^2 value of 33.1%.

Keywords: *Shopee PayLater, usage intensity, consumptive behavior, students*

ABSTRAK

PENGARUH INTENSITAS PENGGUNAAN LAYANAN SHOPEE PAYLATER TERHADAP PERILAKU KONSUMTIF MAHASISWA (STUDI PADA MAHASISWA UNIVERSITAS SILIWANGI JURUSAN D3 PERBANKAN DAN KEUANGAN 2023 - 2025)

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Perkembangan sistem pembayaran digital, khususnya layanan *buy now pay later* seperti Shopee *PayLater*, semakin meningkat dan mempermudah transaksi mahasiswa. Namun, kemudahan tersebut dapat mendorong perilaku konsumtif yang lebih didasarkan pada keinginan dibanding kebutuhan. Penelitian ini menggunakan metode kuantitatif deskriptif verifikatif dengan teknik *purposive sampling* terhadap 48 mahasiswa D3 Perbankan dan Keuangan Universitas Siliwangi pengguna aktif Shopee *PayLater*. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan regresi linear sederhana, uji t, dan koefisien determinasi dengan bantuan SPSS 32. Data ordinal ditransformasi ke interval menggunakan *Method of Successive Interval* (MSI) sebelum uji asumsi klasik dan regresi. Hasil penelitian menunjukkan bahwa intensitas penggunaan Shopee *PayLater* berpengaruh positif dan signifikan terhadap perilaku konsumtif mahasiswa dengan nilai R^2 sebesar 33,1%.

Kata kunci: Shopee *PayLater*, intensitas penggunaan, perilaku konsumtif, mahasiswa