

ABSTRACT

M Hilmi Ihsan Nuriman, 2026. *“The Influence of Peer Conformity on Students Consumptive Behavior toward Digital Products with Financial Literacy as a Moderating Variable (A Survey Study of Economic Education Students at University Siliwangi, Cohorts 2022 and 2023).”* Department of Economic Education, Faculty of Teacher Training and Education, University Siliwangi. Supervised by Kurniawan, S.Pd., M.M and Ati Sadiah, M.Pd.

The rapid development of digital products among university students has provided greater convenience in carrying out various consumption activities. However, this convenience also has the potential to encourage the emergence of consumptive behavior in the use of digital products. Students' consumptive behavior is influenced not only by internal factors but also by the social environment, particularly peer conformity. In addition, financial literacy is considered to play an important role in shaping individuals' ability to manage consumption decisions rationally. This study aims to analyze the effect of peer conformity on students' consumptive behavior toward digital products with financial literacy as a moderating variable. This research employed a quantitative approach using a survey method. The population consisted of students from the Economic Education Department, cohort of 2022 and 2023, with a sample of 159 respondents selected through proportionate stratified random sampling. Data were collected through questionnaires and analyzed using Moderated Regression Analysis (MRA). The results show that peer conformity has a significant effect on consumptive behavior toward digital products with a significance value of 0.000, while financial literacy also has a significant effect with a significance value of 0.000. Furthermore, financial literacy moderates the effect of peer conformity on consumptive behavior toward digital products with a significance value of 0.027. This study is expected to contribute theoretically to consumer behavior studies and provide practical implications for students to be wiser in making digital product consumption decisions.

Keywords: *Peer Conformity, Financial Literacy, Consumptive Behavior, Digital Products*