

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan, gaya hidup, dan *financial technology* Shopee *paylater* terhadap perilaku konsumtif generasi Z, khususnya mahasiswa S1 Fakultas Ekonomi dan Bisnis Universitas Trunojoyo Madura. Metode yang digunakan adalah pendekatan kuantitatif dengan teknik pengumpulan data melalui kuesioner. Populasi dalam penelitian ini adalah seluruh mahasiswa aktif S1 FEB UTM, dan total sampel pada penelitian ini sebanyak 97 mahasiswa. Analisis data dilakukan menggunakan uji regresi linier berganda dengan bantuan SPSS (*statistical product and service solution*) versi 25. Hasil penelitian menunjukkan bahwa variabel literasi keuangan tidak berpengaruh signifikan terhadap perilaku konsumtif. Sementara itu, gaya hidup dan penggunaan Shopee *paylater* secara parsial berpengaruh positif signifikan terhadap perilaku konsumtif. Secara simultan, ketiga variabel independen tersebut terbukti berpengaruh signifikan terhadap perilaku konsumtif generasi Z mahasiswa S1 FEB UTM

Kata Kunci : Literasi Keuangan, Gaya Hidup, Shopee *Paylater*, *Financial Technology*, Perilaku Konsumtif, Generasi Z

ABSTRACT

The purpose of this research is to analyze the influence of financial literacy, lifestyle, and financial technology Shopee paylater on the consumer behavior of generation Z, especially undergraduate students of the Faculty of Economics and Business, Trunojoyo University Madura. The method used is a quantitative approach with data collection techniques through questionnaires. The population in this study were all active undergraduate students of Faculty of Economics and Business, Trunojoyo University Madura, and the total sample in this study was 97 students. Data analysis was carried out using multiple linear regression tests with the help of SPSS (statistical product and service solution) version 25. The results of the study showed that the financial literacy variable did not have a significant effect on consumer behavior. Meanwhile, lifestyle and the use of Shopee paylater partially had a significant positive effect on consumer behavior. Simultaneously, the three independent variables were proven to have a significant effect on the consumer behavior of generation Z undergraduate students of FEB UTM

Keywords: Financial Literacy, Lifestyle, Shopee Paylater, Financial Technology, Consumer Behavior, Generation Z