

ABSTRAK

Perkembangan teknologi keuangan yang semakin maju telah menyebabkan perubahan dalam pola konsumsi masyarakat, terutama di kalangan mahasiswa. Kemudahan akses ke layanan keuangan digital dapat memberikan peluang sekaligus tantangan dalam pengelolaan keuangan mahasiswa, salah satunya penggunaan fitur Shopee *PayLater* yang berpotensi menyebabkan kecenderungan perilaku konsumtif jika tidak diimbangi dengan literasi dan sikap keuangan yang baik serta lokus kendali yang kuat. Tujuan dari penelitian ini adalah untuk menganalisis peran *locus of control* dalam memediasi *financial literacy* dan *financial attitude* terhadap perilaku konsumtif pada mahasiswa penerima beasiswa pemuda tangguh UTM yang menggunakan layanan Shopee *PayLater*. Pendekatan kuantitatif digunakan dalam penelitian ini dengan metode survei melalui penyebaran kuesioner kepada 100 responden berdasarkan teknik *purposive sampling*. Data dianalisis dengan bantuan SmartPLS 3.0 menggunakan metode *Partial Least Square-Structural Equation Modeling* (PLS-SEM). Hasil penelitian menunjukkan bahwa *financial literacy* dan *financial attitude* tidak berpengaruh signifikan terhadap perilaku konsumtif, namun keduanya berpengaruh terhadap *locus of control*. Adapun, *locus of control* tidak berpengaruh terhadap perilaku konsumtif dan tidak mampu berperan dalam memediasi pengaruh *financial literacy* maupun *financial attitude* terhadap perilaku konsumtif mahasiswa.

Kata Kunci: literasi keuangan, sikap keuangan, lokus kendali, perilaku konsumtif, shopee *paylater*, mahasiswa penerima beasiswa

ABSTRACT

The advancement of financial technology has led to changes in consumption patterns in society, especially among students. The ease of access to digital financial services can provide both opportunities and challenges in managing students' finances, one of which is the use of the Shopee PayLater feature that has the potential to lead to consumer behavior tendencies if not balanced with good financial literacy and attitude as well as a strong locus of control. The purpose of this study is to analyze the role of locus of control in mediating financial literacy and financial attitude toward consumer behavior among UTM resilient youth scholarship recipients who use the Shopee PayLater service. A quantitative approach is used in this study with a survey method thru the distribution of questionnaires to 100 respondents based on purposive sampling technique. Data were analyzed using SmartPLS 3.0 with the Partial Least Square-Structural Equation Modeling (PLS-SEM) method. The research results show that financial literacy and financial attitude do not have a significant effect on consumptive behavior, but both influence the locus of control. Furthermore, the locus of control does not affect consumptive behavior and is unable to mediate the influence of financial literacy or financial attitude on students' consumptive behavior.

Keywords: financial literacy, financial attitude, locus of control, consumptive behavior, shopee paylater, scholarship recipients