

## ABSTRAK

Perkembangan teknologi digital telah membawa kemudahan dalam berbagai aspek kehidupan, termasuk dalam aktivitas konsumsi melalui layanan belanja online yang semakin mudah diakses oleh mahasiswa. Kondisi ini mendorong perubahan pola konsumsi dan meningkatkan kecenderungan perilaku konsumtif. Dalam konteks tersebut, tingkat *financial literacy*, *lifestyle*, dan *self-control* menjadi faktor penting yang memengaruhi cara mahasiswa mengelola keuangan serta mengambil keputusan pembelian. Penelitian ini bertujuan untuk menganalisis pengaruh *financial literacy*, *lifestyle*, dan *self-control* terhadap perilaku konsumtif mahasiswa Fakultas Ekonomi dan Bisnis Universitas Muhammadiyah Jember. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei terhadap 152 mahasiswa sebagai responden. Teknik pengumpulan data dilakukan melalui penyebaran kuesioner, sedangkan analisis data menggunakan regresi linier berganda untuk menguji pengaruh masing-masing variabel *independen* terhadap variabel *dependen*. Hasil penelitian menunjukkan bahwa *financial literacy* dan *lifestyle* berpengaruh positif dan signifikan terhadap perilaku konsumtif mahasiswa, sedangkan *self-control* berpengaruh negatif dan signifikan. Temuan ini mengindikasikan bahwa semakin tinggi literasi keuangan dan gaya hidup tertentu, maka kecenderungan perilaku konsumtif mahasiswa juga meningkat, sementara kemampuan pengendalian diri mampu menekan perilaku konsumtif. Penelitian ini diharapkan dapat memberikan kontribusi teoretis dalam pengembangan kajian perilaku konsumen serta menjadi bahan pertimbangan praktis bagi mahasiswa dan institusi pendidikan dalam meningkatkan literasi keuangan dan pengendalian diri di tengah kemajuan teknologi digital.

**Kata kunci** : *financial literacy*, *lifestyle*, *self-control*, perilaku konsumtif, mahasiswa

## **ABSTRACT**

*The rapid development of digital technology has brought convenience to various aspects of daily life, including consumption activities through online shopping platforms that are increasingly accessible to university students. This condition has led to changes in consumption patterns and increased the tendency toward consumptive behavior. In this context, the levels of financial literacy, lifestyle, and self-control become important factors influencing how students manage their finances and make purchasing decisions. This study aims to analyze the effects of financial literacy, lifestyle, and self-control on the consumptive behavior of students at the Faculty of Economics and Business, Universitas Muhammadiyah Jember. This study employs a quantitative approach using a survey method involving 152 students as respondents. Data were collected through the distribution of questionnaires, while data analysis was conducted using multiple linear regression to examine the effects of each independent variable on the dependent variable. The results indicate that financial literacy and lifestyle have a positive and significant effect on students' consumptive behavior, whereas self-control has a negative and significant effect. These findings suggest that higher levels of financial literacy and certain lifestyle orientations tend to increase students' consumptive behavior, while stronger self-control is able to reduce such behavior. This study is expected to contribute theoretically to the development of consumer behavior research and provide practical considerations for students and educational institutions in enhancing financial literacy and self-control amid rapid digital technological advancement.*

**Keywords:** *financial literacy, lifestyle, self-control, consumptive behavior, students*