

ABSTRAK

Penelitian ini merupakan penelitian kuantitatif yang bertujuan untuk mengetahui pengaruh *life style*, *self control* terhadap perilaku konsumtif mahasiswa pengguna shopee *pay later*. Pengumpulan data melalui penyebaran kuisioner dan studi pustaka dengan penentuan sampel menggunakan rumus slovin terhadap Mahasiswa Fakultas Bisnis dan Ilmu Sosial Universitas Amikom Purwokerto dengan total 90 responden. Data dianalisis menggunakan uji validitas, uji reliabilitas, uji asumsi klasik, dan uji regresi linier berganda meliputi uji t, uji f, dan uji koefisien determinasi. Hasil pengujian di dapatkan variabel *life style* (X1) berpengaruh positif dan signifikan terhadap perilaku konsumtif dengan nilai t hitung $4,843 > 1,987$ dengan signifikansi $0,000 < 0,05$. *Self control* (X2) tidak berpengaruh terhadap perilaku konsumtif dengan nilai t hitung $-0,948 > 1,987$ dan signifikansi $0,346 > 0,05$. Variabel *life style*, *self control* secara bersama-sama berpengaruh terhadap perilaku konsumtif dengan nilai F hitung $10,158 > F$ tabel 3,10. dalam uji koefisien determinasi, 17% variabel terikat dapat di jelaskan oleh variabel bebas sementara sisanya 83% di jelaskan oleh variabel lain diluar penelitian. Dari hasil tersebut disimpulkan bahwa konsumen perlu memperhatikan *self control* dalam berperilaku konsumtif. Dalam *life style* atau gaya hidup diperlukan *self control* yang kuat agar tidak berpengaruh fatal terhadap keuangan.

Kata kunci: perilaku konsumtif, *self control*, *life style*, shopee *pay later*.

ABSTRACT

This research is quantitative research which aims to determine the influence of life style and self control on the consumer behavior of students who use shopee pay later. Data were collected through distributing questionnaires and literature studies by determining samples using the slovin formula for students from the Faculty of Business of Social Sciences Amikom University Purwokerto with a total of 90 Respondents. Data were analyzed using validity tests, and multiple linear regression test including t test, f test, and coefficient of determination tests. The test results showed that the life style variable (X1) had a positive and significant effect on consumer behavior with a calculated t value of $4.843 > 1.987$ with a significance of $0.000 < 0.05$. Self control (X2) and has no effect on consumer behavior with a calculated t value of $-0.948 > 1.987$ and significance of $0.346 > 0.05$. the variables life style, self control together influence consumer behavior with a calculated f value of $10.158 > f$ table 3.10 . in the coeffiecient of determination test, 17% of the dependent variable can be explained by the independent variable while the remaining 83% is explained by other variables outside the research. From these results it is concluded that consumers need to pay attention to self control in consumtife behavior. In life style, strong self control is needed so that it does not have a fatal effect on finances.

Keywords: consumer behavior, self control, life style, shopee pay later.