

ABSTRAK

Fakultas Ekonomi dan Bisnis
Program Studi S-1 Manajemen 2024

Nabila Isabelina Putri
1202020049

Pengaruh Literasi Keuangan, Gaya Hidup dan Lingkungan Teman Sebaya Terhadap perilaku Konsumtif Melalui Keputusan Pembelian Pada Pengguna Transaksi Shopee Paylater Serta Tinjauannya Dari Sudut Pandang Islam (Studi Kasus Pengguna Shopee Paylater Pada Generasi Milenial Di DKI Jakarta)

Uraian Abstrak

Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan, gaya hidup dan lingkungan sebaya terhadap perilaku konsumtif melalui keputusan pembelian serta tinjauannya dari sudut pandang Islam. Penelitian ini berjenis penelitian kuantitatif, sampel dalam penelitian ini berjumlah 200 responden pengguna transaksi pada Shopee *Paylater*, teknik pengumpulan data menggunakan kuesioner, sedangkan sampel menggunakan teknik *purposive sampling*. Teknik analisis data menggunakan metode *Partial Least Square - Structural Equation Modeling*.

Hasil penelitian ini menunjukkan bahwa : (1) literasi keuangan berpengaruh positif dan signifikan terhadap perilaku konsumtif, (2) gaya hidup tidak berpengaruh terhadap perilaku konsumtif, (3) lingkungan teman sebaya berpengaruh positif dan signifikan terhadap perilaku konsumtif, (4) keputusan pembelian berpengaruh positif dan signifikan terhadap perilaku konsumtif, (5) literasi keuangan berpengaruh positif dan signifikan terhadap keputusan pembelian, (6) gaya hidup berpengaruh positif dan signifikan terhadap keputusan pembelian, (7) lingkungan teman sebaya berpengaruh positif dan signifikan terhadap keputusan pembelian, (8) keputusan pembelian dapat memediasi literasi keuangan terhadap perilaku konsumtif, (9) keputusan pembelian dapat memediasi gaya hidup terhadap perilaku konsumtif, (10) keputusan pembelian dapat memediasi lingkungan teman sebaya terhadap perilaku konsumtif. Literasi keuangan, gaya hidup, lingkungan teman sebaya, keputusan pembelian dan perilaku konsumtif pada pengguna transaksi Shopee Paylater di DKI Jakarta telah sesuai dengan prinsip-prinsip Islam. Karena dalam prinsip Islam menjaga keberkahan rezeki, serta dapat menghindari perilaku konsumtif yang berlebihan, pemborosan, dan riba.

Kata Kunci: Literasi Keuangan, Gaya Hidup, Lingkungan Teman Sebaya, Keputusan Pembelian dan Perilaku Konsumtif.

ABSTRACT

*Faculty of Economics and Business
Study Program S-1 Management
2024*

**Nabila Isabelina Putri
1202020049**

The Influence of Financial Literacy, Lifestyle and Peer Environment on Consumptive Behavior Through Purchasing Decisions in Shopee Paylater Transaction Users and Its Review from an Islamic Point of View (Case Study of Shopee Paylater Users in the Millennial Generation in DKI Jakarta)

Abstract Description

This study aims to determine the effect of financial literacy, lifestyle and peer environment on consumptive behavior through purchasing decisions and its review from an Islamic point of view. This research is quantitative research, the sample in this study amounted to 200 respondents who used transactions on Shopee Paylater, the data collection technique used a questionnaire, while the sample used purposive sampling technique. The data analysis technique uses the Partial Least Square Structural Equation Modeling method.

The results of this study indicate that: (1) financial literacy has a positive and significant effect on consumptive behavior; (2) lifestyle has no effect on consumptive behavior; (3) peer environment has a positive and significant effect on consumptive behavior; (4) purchasing decisions have a positive and significant effect on consumptive behavior; (5) financial literacy has a positive and significant effect on purchasing decisions; (6) lifestyle has a positive and significant effect on purchasing decisions; (7) peer environment has a positive and significant effect on purchasing decisions; (8) purchasing decisions can mediate financial literacy on consumptive behavior; (9) purchasing decisions can mediate lifestyle on consumptive behavior; (10) purchasing decisions can mediate peer environment on consumptive behavior. Financial literacy, lifestyle, peer environment, purchasing decisions and consumptive behavior in Shopee Paylater transaction users in DKI Jakarta are in accordance with Islamic principles. Because in Islamic principles maintain the blessing of sustenance, and can avoid excessive consumptive behavior, waste, and usury.

Keywords: Financial Literacy, Lifestyle, Peer Environment, Purchase Decision and Consumptive Behavior.