

## RINGKASAN

Perkembangan teknologi digital telah mendorong perubahan pola konsumsi, khususnya di kalangan mahasiswa. Kemudahan penggunaan *e-commerce*, intensitas promosi digital, gaya hidup modern, serta pemanfaatan sistem pembayaran digital berpotensi meningkatkan perilaku konsumtif. Penelitian ini bertujuan untuk menganalisis pengaruh penggunaan *e-commerce*, promosi, *lifestyle*, dan *digital payment* terhadap perilaku konsumtif mahasiswa Fakultas Ekonomi dan Bisnis Universitas Jenderal Soedirman. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei. Populasi penelitian adalah mahasiswa aktif FEB Universitas Jenderal Soedirman angkatan 2022 dan 2023, dengan teknik *purposive sampling*. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan regresi linier berganda. Penelitian ini berlandaskan Teori Perilaku Konsumen (*Consumer Behavior Theory*) yang menjelaskan bahwa perilaku konsumsi dipengaruhi oleh faktor internal dan eksternal, seperti stimulus pemasaran, gaya hidup, serta kemudahan teknologi. Hasil uji t menunjukkan bahwa penggunaan *e-commerce*, promosi, *lifestyle*, dan *digital payment* secara parsial berpengaruh positif dan signifikan terhadap perilaku konsumtif mahasiswa. Selanjutnya, hasil uji F menunjukkan bahwa keempat variabel tersebut secara simultan berpengaruh signifikan terhadap perilaku konsumtif. Temuan ini menegaskan bahwa faktor-faktor digital dan gaya hidup modern memiliki peran penting dalam membentuk perilaku konsumsi mahasiswa. Penelitian ini diharapkan dapat memberikan kontribusi dalam pengembangan kajian perilaku konsumen serta menjadi dasar pertimbangan dalam upaya mendorong perilaku konsumsi yang lebih rasional.

Kata kunci: perilaku konsumtif, *e-commerce*, promosi, *lifestyle*, *digital payment*

## SUMMARY

*The rapid development of digital technology has led to significant changes in consumption patterns, particularly among university students. The ease of using e-commerce platforms, the intensity of digital promotions, modern lifestyles, and the adoption of digital payment systems are factors that potentially increase consumptive behavior. This study aims to analyze the effect of e-commerce usage, promotion, lifestyle, and digital payment on the consumptive behavior of students at the Faculty of Economics and Business, Universitas Jenderal Soedirman. This research employs a quantitative approach using a survey method. The research population consists of active students from the 2022 and 2023 cohorts, selected using purposive sampling. Data were collected through questionnaires and analyzed using multiple linear regression analysis. This study is grounded in Consumer Behavior Theory, which explains that consumption behavior is influenced by internal and external factors, including marketing stimuli, lifestyle, and technological convenience. The results of the t-test indicate that e-commerce usage, promotion, lifestyle, and digital payment individually have a positive and significant effect on students' consumptive behavior. Furthermore, the F-test results show that all independent variables simultaneously have a significant effect on consumptive behavior. These findings confirm that digital factors and modern lifestyles play an important role in shaping students' consumption patterns. This study is expected to contribute to the development of consumer behavior studies and provide practical considerations for promoting more rational consumption behavior.*

*Keywords: consumptive behavior, e-commerce, promotion, lifestyle, digital payment.*