

ABSTRAK

Risna Wati. NIM. 220105020231 Pengaruh Fitur Shopee Paylater dan Gaya Hidup Terhadap Perilaku Konsumtif Pada Mahasiswa Universitas Islam Negeri Antasari Banjarmasin. Pembimbing : Dra. Naimah M. dan Supian Sauri M.E. pada Program Studi Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam UIN Antasari Banjarmasin. 2026

Kata Kunci: Shopee Paylater, Gaya Hidup, Perilaku Konsumtif, Mahasiswa.

Penelitian ini bertujuan untuk mengetahui pengaruh fitur shopee paylater dan gaya hidup terhadap perilaku konsumtif pada mahasiswa universitas islam negeri antasari banjarmasin, baik secara parsial maupun simultan. Latar belakang penelitian ini didasarkan pada meningkatnya penggunaan layanan pembayaran digital shopee paylater di kalangan mahasiswa yang memberikan kemudahan dalam bertransaksi serta perubahan gaya hidup yang cenderung konsumtif di era digital. Perilaku konsumtif mahasiswa di tandai dengan pembelian barang secara berlebihan yang lebih didorong oleh keinginan di bandingkan kebutuhan.

Hasil penelitian menunjukkan bahwa seluruh instrumen penelitian dinyatakan valid dan reliabel. Berdasarkan hasil analisis regresi linier berganda, fitur shopee paylater dan gaya hidup berpengaruh positif terhadap perilaku konsumtif mahasiswa UIN Antasari Banjarmasin. Secara parsial, fitur shopee paylater berpengaruh signifikan terhadap perilaku konsumtif, begitu pula gaya hidup yang juga berpengaruh signifikan terhadap perilaku konsumtif mahasiswa. Secara simultan, fitur shopee paylater dan gaya hidup bersama-sama berpengaruh signifikan terhadap perilaku konsumtif mahasiswa UIN Antasari Banjarmasin.

ABSTRACT

Risna Wati. NIM. 220105020231 The Influence of Shopee Paylater Features and Lifestyle on Consumptive Behavior of Students of Antasari State Islamic University, Banjarmasin. Supervisor: Dra. Naimah M. and Supian Sauri M.E. in the Sharia Banking Study Program, Faculty of Islamic Economics and Business, UIN Antasari Banjarmasin. 2026

Keywords: Shoppe Paylater, Lifestyle, consumptive behavior, students.

This study aims to determine the influence of the Shopee PayLater feature and lifestyle on the consumptive behavior of students at Universitas Islam Negeri Antasari Banjarmasin, both partially and simultaneously. The background of this research is based on the increasing use of Shopee PayLater digital payment services among students, which provides convenience in transactions, as well as lifestyle changes that tend to encourage consumptive behavior in the digital era. Consumptive behavior among students is characterized by excessive purchasing activities driven more by desires than actual needs.

The results showed that all research instruments were valid and reliable. Based on the multiple linear regression analysis, the Shopee PayLater feature and lifestyle had a positive effect on the consumptive behavior of students at UIN Antasari Banjarmasin. Partially, the Shopee PayLater feature had a significant effect on consumptive behavior, and lifestyle also had a significant effect on students' consumptive behavior. Simultaneously, the Shopee PayLater feature and lifestyle together had a significant effect on the consumptive behavior of students at UIN Antasari Banjarmasin.