

ABSTRACT

Consumptive behavior refers to the act of buying or consuming goods excessively without planning. Students are often easily influenced to buy goods that are not their main needs, but only to fulfill desires, making it difficult to think rationally and tend to consume goods or services without careful consideration. This study aims to analyze the effect of financial literacy, e-wallet usage, self-control, lifestyle, and peer environment on the consumptive behavior of students at the Faculty of Economics and Business, Diponegoro University.

The data collection method in this study was through a survey with a Google Form questionnaire, which was distributed to students of the Faculty of Economics and Business, Diponegoro University from various departments in 2020-2023, with a sample of 100 respondents. The analysis technique used is multiple linear regression through IBM SPSS 26.0 software.

The results showed that the use of e-wallets, lifestyle, and peer environment had a positive and significant influence on student consumptive behavior. Conversely, self-control has a negative and significant effect on student consumptive behavior. However, financial literacy has a negative but not significant effect on students consumptive behavior

Keywords: Consumptive behavior, student, multiple linear regression