

ABSTRACT

This study aims to analyze the factors that influence the consumptive behavior of ShopeePay users among Generation Z in Semarang City. The variables studied include perceived ease, perceived benefits, environmental influences, and financial literacy, which were selected because they are considered to play a role in encouraging or controlling consumptive behavior.

The research population consisted of ShopeePay users from Generation Z in Semarang City, with a sample size of 100 respondents obtained through purposive sampling. Data were collected using questionnaires and analyzed using multiple linear regression assisted by SPSS Statistics 25 software.

The results of the study indicate that perceived ease, perceived benefits, and environmental influence have a significant positive effect on consumptive behavior, while financial literacy has a negative effect. Among these variables, environmental influence is the dominant factor. Simultaneously, all variables are proven to have a significant effect on the consumptive behavior of ShopeePay users.

Keyword: e-wallet, consumer behavior, financial literacy perceived ease of use, perceived of usefulness, social influence, ShopeePay

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