

ABSTRAK

Nurul Habibah, NIM: 7212210001. “Pengaruh *Shopee Paylater*, Hari Belanja Online Nasional (Harbolnas) Dan Gaya Hidup Terhadap Perilaku Konsumtif Mahasiswa (Studi Kasus Pada Mahasiswa Fakultas Ekonomi Universitas Negeri Medan)”

Penelitian ini bertujuan untuk menganalisis pengaruh *shopee paylater*, hari belanja online nasional dan gaya hidup terhadap perilaku konsumtif mahasiswa Fakultas Ekonomi Universitas Negeri Medan. Penelitian ini menggunakan metode kuantitatif dengan teknik pengambilan sampel sebanyak 190 responden yang menggunakan *shopee paylater*. Hasil penelitian menunjukkan bahwa *shopee paylater* memberikan dampak positif dan signifikan terhadap hari belanja online nasional (Harbolnas). Dengan nilai P-Value 9,297 dan nilai signifikan 0,000. Hari Belanja Online Nasional (Harbolnas) memberikan dampak positif dan signifikan terhadap gaya hidup. Dengan nilai signifikan 0,000 nilai t-statistik 14,479. *Shopee Paylater* berpengaruh positif namun tidak signifikan terhadap perilaku konsumen. Dengan P-Value sebesar 0.078 sedangkan nilai t-statistic sebesar 1.764. Hari Belanja Online Nasional (Harbolnas) menunjukkan pengaruh positif dan signifikan terhadap perilaku konsumen. dengan P-Value 0,000 sedangkan nilai t-statistik 6,456. Gaya hidup mempunyai pengaruh positif dan signifikan terhadap perilaku konsumtif. Dengan P-Value 0,000 sedangkan nilai t-statistik 4,389. *Shopee PayLater* memberikan dampak positif dan besar terhadap gaya hidup melalui hari belanja online nasional (Harbolnas). Nilai t-statistic 8.117 dan signifikan P-Value 0.000. Hari belanja online nasional mempunyai pengaruh positif dan besar terhadap perilaku konsumen melalui gaya hidup. Nilai t-statistik 4,000 dan signifikan P-Value 0,000. *Shopee PayLater* dan Harbolnas mempunyai pengaruh positif dan besar terhadap perilaku konsumen. Nilai t-statistic 3.943 dan signifikan P-Value 0.000. *Shopee PayLater* berpengaruh positif dan besar terhadap perilaku konsumen melalui Hari Libur Nasional. Nilai t-statistic 6.129 dan signifikan P-Value 0.000.

Kata Kunci: *Shopee Paylater*, Harbolnas, Gaya Hidup, Perilaku Konsumtif

ABSTRACT

Nurul Habibah, NIM: 7212210001. "The Influence of Shopee Paylater, National Online Shopping Day (Harbolnas) and Lifestyle on Student Consumptive Behavior (Case Study of Students at the Faculty of Economics, Medan State University)."

This research aims to analyze the influence of Shopee Paylater, national online shopping days and lifestyle on the consumptive behavior of students at the Faculty of Economics, Medan State University. This research uses a quantitative method with a sampling technique of 190 respondents who used Shopee PayLater. The research results show that Shopee PayLater has a positive and significant impact on National Online Shopping Day (Harbolnas). With a P-Value value of 9.297 and a significant value of 0.000. National Online Shopping Day (Harbolnas) has a positive and significant impact on lifestyle. With a significant value of 0.000, the t-statistic value is 14.479. Shopee Paylater has a positive but not significant effect on consumer behavior. With a P-Value of 0.078 while the t-statistic value is 1.764. National Online Shopping Day (Harbolnas) shows a positive and significant influence on consumer behavior. with a P-Value of 0.000 while the t-statistic value is 6.456. Lifestyle has a positive and significant influence on consumer behavior. With a P-Value of 0.000 while the t-statistic value is 4.389. Shopee PayLater has a positive and big impact on lifestyle through national online shopping day (Harbolnas). The t-statistic value is 8.117 and the significant P-Value is 0.000. National online shopping day has a positive and major influence on consumer behavior through lifestyle. The t-statistic value is 4.000 and the significant P-Value is 0.000. Shopee PayLater and Harbolnas have a positive and large influence on consumer behavior. The t-statistic value is 3.943 and the significant P-Value is 0.000. Shopee PayLater has a big, positive influence on consumer behavior during National Holidays. The t-statistic value is 6.129 and the significant P-Value is 0.000.

Keywords: Shopee Paylater, Harbolnas, Lifestyle, Consumer Behavior