ABSTRAK

Perkembangan teknologi saat ini menjadi salah satu penyebab terjadinya inovasi yang dinamankan dompet digital atau *e-wallet*. Salah satu inovasi *e-wallet* yang berkembang di Indonesia adalah aplikasi Shopee. Pada aplikasi Shopee memiliki tiga metode pembayaran yang dapat dilakukan oleh konsumen sesuai dengan keinginan. Penelitian ini bertujuan untuk menganalisis pengaruh metode pembayaran Shopee Pay terhadap perilaku konsumtif, pengaruh metode pembayaran Shopee PayLater terhadap perilaku konsumtif, dan pengaruh metode pembayaran COD (*cash on delivery*) terhadap perilaku konsumtif mahasiswa Fakultas Ekonomi Universitas Mercu Buana Yogyakarta. Data yang diolah diperoleh dari penyebaran kuesioner menggunakan Google Form dan mendapat 112 responden yang dipilih secara *purposive sampling*. Penelitian ini menggunakan penelitian kuantitatif *asosiatif* dengan teknik analisis regresi linear berganda dengan alat bantu statistik SPSS (*Statistic Product and Service Solution*) for window version 21.0. Hasil penelitian memperlihatkan bahwa ketiga metode pembayaran pada aplikasi Shopee sama-sama berpengaruh terhadap perilaku konsumtif mahasiswa Fakultas Ekonomi Universitas Mercu Buana Yogyakarta.

Kata Kunci: Perilaku Konsumtif, Shopee Pay, Shopee PayLater, Shopee COD (*Cash On Delivery*)

ABSTRACT

Technological developments are currently one of the causes of innovations called digital wallets or e-wallets. One of the e-wallet innovations that is developing in Indonesia is the Shopee application. The Shopee application has three payment methods that consumers can make as they wish. This study aims to analyze the effect of the Shopee Pay payment method on consumptive behavior, the effect of the Shopee PayLater payment method on consumptive behavior, and the effect of the COD (cash on delivery) payment method on consumptive behavior of students at the Faculty of Economics, Mercu Buana University, Yogyakarta. The processed data was obtained from distributing questionnaires using Google Forms and 112 respondents were selected by purposive sampling. This study uses associative quantitative research with multiple linear regression analysis techniques with statistical tools SPSS (Statistics Product and Service Solution) for window version 21.0. The results of the study show that the three payment methods on the Shopee application have the same effect on the consumptive behavior of students at the Faculty of Economics, Mercu Buana University, Yogyakarta.

Keywords*: Consumptive Behavior, Shopee Pay, Shopee PayLater, Shopee COD (Cash On Delivery)*