

ABSTRACT

Students of Study Program economics at the Faculty of Economics and Business, Diponegoro University, are theoretically equipped with an understanding of rational consumption principles and financial efficiency. However, the ease of access to digital financial services such as PayLater and E-Money has the potential to encourage consumptive behavior, despite their academic knowledge in economics. In addition, modern lifestyles influenced by social media and shopping trends also contribute to impulsive consumption patterns. This study aims to analyze the influence of PayLater, E-Money, and lifestyle on the consumptive behavior of university students.

This research employs a quantitative descriptive approach using a survey method involving 107 students from Study Program Economics, class of 2021–2023. Data were collected through an online questionnaire using a Likert scale and analyzed with SPSS version 26 through validity and reliability tests, linearity test, multiple linear regression, and hypothesis testing.

The results of the study indicate that simultaneously, the variables PayLater, E-Money, and lifestyle have a significant influence on students' consumptive behavior. Partially, PayLater and lifestyle were found to have a positive and significant effect, while E-Money did not show a significant influence. These findings suggest that students' consumptive tendencies are more influenced by lifestyle patterns and the ease of access to PayLater services compared to the use of E-Money.

Keywords: *PayLater, E-Money, Lifestyle, Students' Consumptive Behavior*

