

Hubungan Kontrol Diri Dengan Kecenderungan Perilaku Konsumtif Pada Generasi Z Pengguna Pembayaran Digital di Yogyakarta

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RINGKASAN

Latar Belakang: Generasi Z dikenal sebagai generasi yang aktif dan cepat beradaptasi dengan perkembangan teknologi, terutama dalam penggunaan pembayaran digital. Fenomena yang muncul adalah kecenderungan perilaku konsumtif yang dipicu oleh berbagai promosi digital. Perilaku konsumtif ini cenderung didorong oleh emosi daripada kebutuhan rasional.

Tujuan Penelitian: Penelitian ini bertujuan untuk mengetahui hubungan antara kontrol diri dengan kecenderungan perilaku konsumtif pada Generasi Z pengguna pembayaran digital di Yogyakarta.

Metode Penelitian: Penelitian ini menggunakan metode kuantitatif dengan pendekatan korelasional. Subjek penelitian berjumlah 338 responden Generasi Z di Yogyakarta yang dipilih melalui teknik *snowball sampling*. Pengumpulan data menggunakan skala kontrol diri ($V = 0,331-0,720$; $\alpha = 0,883$) dan skala perilaku konsumtif ($V = 0,303-0,613$; $\alpha = 0,767$). Uji hipotesis menggunakan analisis korelasi *Pearson Product Moment*.

Hasil Penelitian: Hasil analisis menunjukkan korelasi negatif signifikan antara kontrol diri dan perilaku konsumtif ($r = -0,688$; $p = 0,000 < 0,01$). Semakin tinggi kontrol diri, semakin rendah kecenderungan perilaku konsumtif.

Kesimpulan: Kontrol diri berperan penting dalam menekan perilaku konsumtif pada Generasi Z pengguna pembayaran digital.

Kata Kunci: Kontrol Diri, Kecenderungan Perilaku Konsumtif, Generasi Z Yogyakarta, Pembayaran Digital

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The Relationship Between Self-Control and the Tendency of Consumptive Behavior Among Generation Z Users of Digital Payments in Yogyakarta

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ABSTRACT

Background: Generation Z is known as a generation that is active and quick to adapt to technological developments, particularly in the use of digital payment systems. One emerging phenomenon is the tendency toward consumerist behavior, triggered by various digital promotions. This consumer behavior is often driven more by emotional impulses than by rational needs.

Research Objective: This study aims to examine the relationship between self-control and the tendency toward consumerist behavior among Generation Z users of digital payments in Yogyakarta.

Research Method: This research employed a quantitative method with a correlational approach. The study involved 338 Generation Z respondents in Yogyakarta, selected using the snowball sampling technique. Data were collected using a self-control scale ($V = 0,331-0,720$; $\alpha = 0,883$) and a consumer behavior scale ($V = 0,303-0,613$; $\alpha = 0,767$). The hypothesis was tested using Pearson Product Moment correlation analysis.

Research Results: The analysis showed a significant negative correlation between self-control and consumerist behavior ($r = -0,688$; $p = 0.000 < 0,01$). The higher the self-control, the lower the tendency toward consumerist behavior.

Conclusion: Self-control plays an important role in reducing consumerist behavior among Generation Z users of digital payments.

Keywords: Self-Control, Consumerist Behavior Tendency, Generation Z Yogyakarta, Digital Payment

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