

LAMPIRAN

Lampiran 1. Penelitian Terdahulu (*Gap Research*)

| No | Nama Penelitian & Tahun Penelitian | Sampel & Alat Uji | Variabel | Hasil |
|----|--|--|-----------------------------------|------------------|
| 1 | Dhea Raudyatuz Zahra, Pandji Anoraga (2021) | 70 mahasiswa STIE Bank BPD Jawa Tengah SPSS versi 21 | Gaya Hidup (X1) | Signifikan |
| | | | Literasi Keuangan (X2) | Signifikan |
| | | | Sosial Demografi (X3) | Signifikan |
| | | | Perilaku Konsumtif (Y) | Signifikan |
| 2 | Luh Gede Kusuma Dewi, Nyoman Trisna Herawati, I Made Pradana Adiputra (2021) | 354 mahasiswa S1 Akuntansi seluruh Universitas Bali SPSS Versi 20 | <i>E money</i> (X1) | Signifikan |
| | | | Kontrol Diri (X2) | Signifikan |
| | | | <i>E money & Kontrol Diri</i> | Signifikan |
| | | | Perilaku Konsumtif (Y) | Signifikan |
| 3 | Fitriani (2020) | 98 siswa kelas XI SMA YLPI Pekanbaru SPSS Version 21 | Lingkungan Teman Sebaya (X) | Signifikan |
| | | | Kontrol Diri (M) | Tidak Signifikan |
| | | | Perilaku Konsumtif (Y) | Signifikan |
| 4 | Irianti Asisi, Purwantoro (2020) | 90 Mahasiswa manajemen Universitas Pasir Pengaraian SPSS | Literasi Keuangan (X1) | Signifikan |
| | | | Gaya Hidup (X2) | Tidak Signifikan |
| | | | Pengendalian Diri (X3) | Signifikan |
| | | | Perilaku Konsumtif (Y) | Signifikan |
| 5 | Ririn Eka Fariana, Bayu Surindra, Zainal Arifin (2021) | 46 mahasiswa ekonomi UNP Kediri | Literasi Keuangan (X1) | Signifikan |
| | | | Gaya Hidup (X2) | Signifikan |

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|----|---|--|----------------------------|------------------|
| | | SPSS | Kontrol Diri (X3) | Signifikan |
| | | | Perilaku Konsumtif (Y) | Signifikan |
| 6 | D M Ibrohim, J Widodo, S Wahyuni, M Zulianto, S Kantun (2021) | 82 mahasiswa FEB Universitas Jember | Sosial Media Marketing (X) | Signifikan |
| | | SPSS | Perilaku Konsumtif (Y) | Signifikan |
| 7 | Salma Egita Fitri Subagyo, Jojok Dwiridotjahjono (2021) | 100 pengguna Shopee | Iklan (X1) | Signifikan |
| | | | Konformitas (X2) | Signifikan |
| | | | Gaya Hidup (X3) | Signifikan |
| | | SPSS | Perilaku Konsumtif (Y) | Signifikan |
| 8 | Rahmatika Sari Jurusan (2021) | 385 pengguna Pay Later | Pay Later (X) | Signifikan |
| | | SPSS | Impulse Buying (Y) | Signifikan |
| 9 | Phyta Rahima, Irwan Cahyadi (2022) | 90 Respondent | Fitur Shopee PayLater (X) | Tidak Signifikan |
| | | SPSS Versi 26 | Perilaku Konsumtif (Y) | Signifikan |
| 10 | Riki Khrishananto, Muhammad Ali Adriansyah (2021) | 100 remaja Kota Samarinda | Pengguna Instagram (X1) | Signifikan |
| | | | Konformitas (X2) | Signifikan |
| | | | Perilaku Konsumtif (Y) | Signifikan |
| | | SPSS Versi 21 | | |
| 11 | Eva Suminar, Tatik Meiyuntari (2016) | 60 siswa kelas 2 pada SMA Darut Taqwa Pasuruan | Konsep Diri (X1) | Signifikan |
| | | | Konformitas (X2) | Tidak Signifikan |
| | | | Perilaku Konsumtif (Y) | Signifikan |

Lampiran 2.
Kuesioner Penelitian

**Kuesioner “Analisis Perilaku Konsumtif Pengguna Shopee PayLater
Di DKI Jakarta”**

Assalamu’alaikum Warahmatullahi Wabarakatuh

Perkenalkan saya Siti Aminah, mahasiswi tingkat akhir Fakultas Ekonomi dan Bisnis Universitas Pembangunan Negeri Veteran Jakarta. Saat ini saya sedang melakukan penelitian yang berjudul “Analisis Perilaku Konsumtif Pengguna Shopee PayLater Di DKI Jakarta”. Kuesioner ini terdiri dari dua bagian:

1. Bagian pertama, berisikan sejumlah pertanyaan mengenai syarat/kriteria responden penelitian ini. Jika sesuai akan lanjut ke "section" selanjutnya. Namun jika tidak, pengisian kuesioner akan berakhir.
2. Bagian kedua, berisikan sejumlah pertanyaan mengenai identitas responden.
3. Bagian ketiga, berisikan sejumlah pertanyaan mengenai perilaku konsumtif, konformitas, gaya hidup, dan kontrol diri terhadap pengguna Shopee Paylater di DKI Jakarta.

Dalam menjawab pertanyaan, tidak ada jawaban yang benar atau salah karena penelitian ini hanya bermaksud mengetahui opini Anda sesuai dengan keadaan sebenarnya. Seluruh pernyataan dan data diri anda akan digunakan untuk kepentingan akademis dan tidak akan disebarluaskan kepada pihak lain.

Waktu yang saudara/i luangkan untuk mengisi kuesioner ini akan sangat berguna dalam memberikan hasil pada penelitian ini. Apabila ada pertanyaan yang ingin disampaikan silahkan menghubungi email : siti.aminah@upnvj.ac.id

Terimakasih atas perhatiannya dan partisipasinya.

Hormat saya,

Siti Aminah

(Lanjutan)

Kuesioner Penelitian**Kuesioner Penelitian****Bagian 1 : Pertanyaan penvaringan dan identitas diri:**

1. Lengkapi identitas diri anda pada bagian awal dari kuesioner ini.
2. Bacalah setiap pernyataan dengan seksama sebelum menjawab.
3. Pilihlah salah satu jawaban yang sesuai dengan diri anda
4. Keterangan jawaban:

| Penilaian | Bobot |
|---------------------------|--------------|
| Sangat Tidak Setuju (STS) | 1 |
| Tidak Setuju (TS) | 2 |
| Ragu – Ragu (RG) | 3 |
| Setuju (S) | 4 |
| Sangat Setuju (SS) | 5 |

Pertanyaan Penvaringan

1. Apakah anda berdomisili di wilayah DKI Jakarta?
 - a. Ya
 - b. Tidak (Maka Tidak Perlu Melanjutkan)
2. Apakah Anda Berada pada rentang usia 19 - 24 tahun?
 - a. Ya
 - b. Tidak (Maka Tidak Perlu Melanjutkan)
3. Apakah Anda Pernah menggunakan Shopee PayLater >2x?
 - a. Ya
 - b. Tidak (Maka Tidak Perlu Melanjutkan)

Identitas Diri

1. *Email* :
2. Nama :
3. Jenis Kelamin :
 Laki – Laki Perempuan
4. Asal Kota :
 Jakarta Pusat Jakarta Utara
 Jakarta Barat Jakarta Selatan
 Jakarta Timur
5. Usia :
 19 Tahun 22 Tahun
 20 Tahun 23 Tahun
 21 Tahun 24 Tahun
6. Status Pekerjaan :
 Pelajar/Mahasiswa
 PNS/Pegawai Swasta
 Wirausaha
 Lainnya
7. Frekuensi menggunakan Shopee PayLater tiap bulan
 <2
 3-5
 >5
8. Pendapatan Tiap Bulan :
 <Rp1.000.000
 Rp1.000.000 - Rp2.500.000
 Rp2.500.000 – Rp5.000.000
 >Rp5.000.000

Bagian 2 Pertanyaan Inti

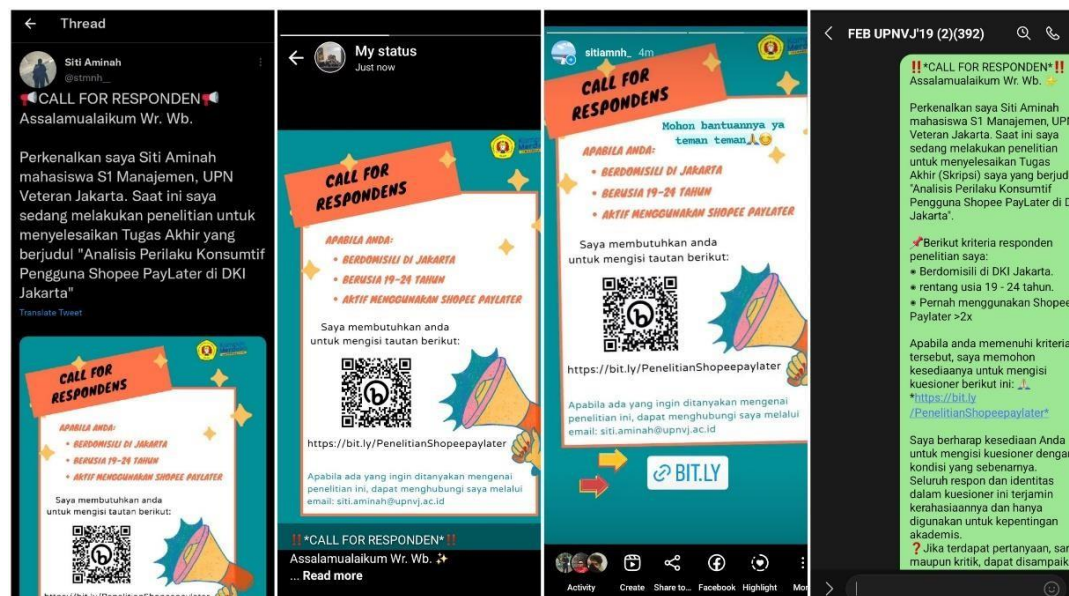
| No | Pernyataan | SS | S | N | TS | SS |
|---------------------------------|---|----|---|---|----|----|
| Variabel Perilaku Konsumtif | | | | | | |
| Perilaku Impulsive | | | | | | |
| 1 | Shopee PayLater memungkinkan konsumen untuk membeli barang tanpa direncanakan | | | | | |
| 2 | Shopee PayLater mendorong konsumen untuk segera membeli barang yang diliatnya menarik | | | | | |
| Pembelian Irasional | | | | | | |
| 3 | Shopee Paylater mendorong konsumen membeli barang yang sebenarnya tidak dibutuhkan | | | | | |
| 4 | Saat menggunakan Shopee PayLater konsumen cenderung lebih konsumtif | | | | | |
| Pemborosan | | | | | | |
| 5 | Konsumen sering menggunakan Shopee PayLater untuk berbelanja | | | | | |
| 6 | Konsumen cenderung tidak perhitungan dalam menggunakan Shopee PayLater untuk berbelanja | | | | | |
| Konformitas | | | | | | |
| Keinginan Untuk Meniru Kelompok | | | | | | |
| 7 | Konsumen berbelanja menggunakan Shopee Paylater karena sedang tren dikalangnya | | | | | |

| | | | | | | |
|--|---|--|--|--|--|--|
| 8 | Menggunakan Shopee PayLater sebagai metode pembayaran membuat konsumen terlihat lebih modern | | | | | |
| Mengikuti kelompok untuk menghindari konflik | | | | | | |
| 9 | Konsumen menggunakan Shopee PayLater untuk dapat diterima di kalangannya | | | | | |
| 10 | Konsumen menggunakan Shopee Paylater karena dorongan dari kelompoknya | | | | | |
| Bertindak sebagai pengikut | | | | | | |
| 11 | Konsumen menggunakan Shopee PayLater karena disarankan oleh kelompoknya | | | | | |
| 12 | Banyaknya pengguna Shopee PayLater di kalangannya, membuat konsumen terpengaruh untuk menggunakannya juga | | | | | |
| Gaya Hidup | | | | | | |
| Kegiatan | | | | | | |
| 13 | Shopee PayLater menjadi metode pembayaran yang sering digunakan saat berbelanja | | | | | |
| 14 | Dengan Shopee PayLater konsumen dapat melakukan berbagai transaksi pembelian | | | | | |
| Opini | | | | | | |
| 15 | Berbelanja dengan menggunakan Shopee PayLater membuat pembayaran menjadi lebih mudah | | | | | |

| | | | | | | |
|-----------------------|--|--|--|--|--|--|
| 16 | Menggunakan Shopee PayLater saat berbelanja merupakan tren pembayaran saat ini | | | | | |
| Minat | | | | | | |
| 17 | Shopee PayLater merupakan fitur pembayaran yang dapat dipercaya dan diandalkan saat berbelanja | | | | | |
| 18 | Shopee PayLater banyak digunakan dan dibicarakan di media sosial oleh para konsumen | | | | | |
| Kontrol Diri | | | | | | |
| Pengendalian perilaku | | | | | | |
| 19 | Konsumen memiliki rencana yang matang dalam menggunakan Shopee PayLater | | | | | |
| 20 | Konsumen membatasi diri dalam menggunakan Shopee PayLater untuk menghindari resiko | | | | | |
| Pengendalian Stimulus | | | | | | |
| 21 | Konsumen dengan sadar menggunakan Shopee Paylater dalam pembayaran | | | | | |
| 22 | Konsumen mengetahui resiko yang ada dalam menggunakan Shopee PayLater | | | | | |
| Memperoleh informasi | | | | | | |
| 23 | Konsumen mencari informasi mengenai Shopee PayLater sebelum menggunakannya | | | | | |

| | | | | | | |
|------------------------|---|--|--|--|--|--|
| 24 | Informasi mengenai Shopee PayLater mudah diperoleh dan dimengerti | | | | | |
| Melakukan penilaian | | | | | | |
| 25 | Metode pembayaran Shopee PayLater mudah digunakan dan dipahami | | | | | |
| 26 | Berbelanja dengan menggunakan Shopee PayLater dinilai lebih praktis dan efisien | | | | | |
| Pengendalian keputusan | | | | | | |
| 27 | Dengan menggunakan Shopee PayLater konsumen dapat lebih mudah dalam berbelanja | | | | | |
| 28 | Keputusan menggunakan Shopee PayLater karena adanya kebutuhan | | | | | |

Penyebaran Kuesioner ke Sosial Media Twitter, WhatsApp, Instagram dan Line



Sumber: Data Diolah

Lampiran 3.
Data Kuesioner 100 Responden

1. Perilaku Konsumen

| Responden | PK1 | PK2 | PK3 | PK4 | PK5 | PK6 |
|-----------|-----|-----|-----|-----|-----|-----|
| 1 | 5 | 5 | 5 | 5 | 5 | 4 |
| 2 | 5 | 5 | 4 | 5 | 5 | 4 |
| 3 | 5 | 4 | 5 | 5 | 5 | 4 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 5 | 4 | 4 | 4 | 4 | 2 | 2 |
| 6 | 5 | 4 | 5 | 5 | 4 | 4 |
| 7 | 5 | 5 | 5 | 5 | 5 | 5 |
| 8 | 5 | 5 | 5 | 5 | 5 | 5 |
| 9 | 5 | 5 | 4 | 5 | 4 | 5 |
| 10 | 5 | 5 | 5 | 5 | 5 | 5 |
| 11 | 4 | 4 | 4 | 4 | 4 | 4 |
| 12 | 4 | 4 | 5 | 5 | 5 | 5 |
| 13 | 4 | 5 | 4 | 5 | 4 | 5 |
| 14 | 5 | 5 | 5 | 5 | 3 | 4 |
| 15 | 4 | 4 | 5 | 5 | 4 | 4 |
| 16 | 5 | 5 | 5 | 5 | 4 | 5 |
| 17 | 4 | 5 | 5 | 5 | 4 | 5 |
| 18 | 5 | 5 | 5 | 5 | 5 | 4 |
| 19 | 2 | 5 | 4 | 5 | 4 | 5 |
| 20 | 4 | 4 | 5 | 5 | 4 | 4 |
| 21 | 4 | 4 | 4 | 4 | 4 | 4 |
| 22 | 5 | 4 | 5 | 5 | 5 | 4 |
| 23 | 5 | 5 | 4 | 5 | 5 | 4 |
| 24 | 5 | 4 | 4 | 4 | 5 | 4 |
| 25 | 4 | 4 | 4 | 3 | 4 | 4 |
| 26 | 4 | 4 | 5 | 4 | 5 | 4 |
| 27 | 3 | 3 | 3 | 3 | 3 | 3 |
| 28 | 5 | 5 | 5 | 5 | 5 | 5 |
| 29 | 4 | 4 | 5 | 5 | 2 | 3 |
| 30 | 4 | 4 | 4 | 4 | 4 | 4 |
| 31 | 4 | 4 | 5 | 5 | 4 | 4 |
| 32 | 4 | 4 | 2 | 4 | 2 | 4 |
| 33 | 4 | 4 | 4 | 4 | 4 | 3 |

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|----|---|---|---|---|---|---|
| 34 | 4 | 4 | 4 | 4 | 4 | 5 |
| 35 | 4 | 5 | 5 | 4 | 4 | 4 |
| 36 | 4 | 5 | 5 | 4 | 5 | 5 |
| 37 | 4 | 4 | 4 | 4 | 4 | 4 |
| 38 | 4 | 4 | 4 | 4 | 4 | 4 |
| 39 | 4 | 4 | 2 | 4 | 2 | 2 |
| 40 | 4 | 4 | 2 | 4 | 2 | 2 |
| 41 | 4 | 4 | 4 | 5 | 5 | 2 |
| 42 | 5 | 4 | 4 | 4 | 5 | 4 |
| 43 | 5 | 5 | 4 | 4 | 4 | 4 |
| 44 | 3 | 4 | 4 | 3 | 4 | 4 |
| 45 | 4 | 4 | 4 | 4 | 4 | 4 |
| 46 | 5 | 5 | 5 | 5 | 5 | 5 |
| 47 | 5 | 5 | 5 | 5 | 5 | 5 |
| 48 | 4 | 4 | 4 | 4 | 4 | 4 |
| 49 | 4 | 4 | 4 | 4 | 2 | 4 |
| 50 | 5 | 5 | 4 | 5 | 5 | 4 |
| 51 | 4 | 4 | 4 | 4 | 4 | 5 |
| 52 | 4 | 5 | 5 | 5 | 4 | 2 |
| 53 | 4 | 5 | 4 | 5 | 4 | 5 |
| 54 | 5 | 5 | 5 | 5 | 4 | 4 |
| 55 | 4 | 5 | 4 | 5 | 4 | 4 |
| 56 | 4 | 4 | 4 | 4 | 5 | 3 |
| 57 | 4 | 5 | 4 | 5 | 4 | 4 |
| 58 | 4 | 4 | 4 | 4 | 4 | 4 |
| 59 | 4 | 5 | 5 | 4 | 4 | 4 |
| 60 | 4 | 5 | 5 | 4 | 5 | 4 |
| 61 | 4 | 3 | 4 | 4 | 3 | 4 |
| 62 | 4 | 4 | 3 | 4 | 4 | 4 |
| 63 | 4 | 4 | 4 | 4 | 4 | 4 |
| 64 | 4 | 4 | 4 | 4 | 4 | 5 |
| 65 | 4 | 5 | 3 | 4 | 5 | 5 |
| 66 | 5 | 5 | 5 | 5 | 5 | 5 |
| 67 | 5 | 5 | 5 | 5 | 4 | 4 |
| 68 | 5 | 4 | 5 | 5 | 4 | 5 |
| 69 | 4 | 4 | 4 | 4 | 4 | 4 |
| 70 | 5 | 4 | 5 | 5 | 5 | 5 |
| 71 | 4 | 4 | 4 | 4 | 4 | 4 |

| | | | | | | |
|-----|---|---|---|---|---|---|
| 72 | 5 | 5 | 5 | 5 | 5 | 5 |
| 73 | 5 | 5 | 5 | 4 | 5 | 4 |
| 74 | 4 | 4 | 2 | 4 | 4 | 4 |
| 75 | 5 | 5 | 4 | 4 | 4 | 5 |
| 76 | 4 | 4 | 4 | 5 | 4 | 4 |
| 77 | 5 | 5 | 4 | 5 | 5 | 5 |
| 78 | 2 | 4 | 3 | 4 | 5 | 2 |
| 79 | 4 | 4 | 3 | 4 | 4 | 4 |
| 80 | 2 | 4 | 2 | 4 | 2 | 4 |
| 81 | 4 | 4 | 4 | 5 | 4 | 4 |
| 82 | 2 | 2 | 2 | 2 | 2 | 2 |
| 83 | 5 | 5 | 5 | 3 | 5 | 5 |
| 84 | 5 | 5 | 5 | 5 | 5 | 5 |
| 85 | 5 | 4 | 4 | 4 | 5 | 5 |
| 86 | 4 | 4 | 4 | 5 | 4 | 4 |
| 87 | 4 | 4 | 4 | 4 | 4 | 4 |
| 88 | 4 | 4 | 4 | 4 | 4 | 4 |
| 89 | 4 | 5 | 5 | 4 | 4 | 4 |
| 90 | 4 | 4 | 5 | 5 | 4 | 5 |
| 91 | 5 | 5 | 5 | 5 | 5 | 5 |
| 92 | 4 | 4 | 4 | 4 | 4 | 4 |
| 93 | 5 | 5 | 4 | 4 | 5 | 4 |
| 94 | 4 | 4 | 4 | 4 | 4 | 4 |
| 95 | 4 | 4 | 5 | 4 | 4 | 5 |
| 96 | 5 | 5 | 5 | 4 | 5 | 3 |
| 97 | 5 | 5 | 5 | 5 | 5 | 5 |
| 98 | 4 | 4 | 4 | 4 | 4 | 4 |
| 99 | 5 | 5 | 5 | 5 | 5 | 5 |
| 100 | 3 | 3 | 3 | 3 | 3 | 3 |

2. Konformitas

| Responden | K1 | K2 | K3 | K4 | K5 | K6 |
|-----------|----|----|----|----|----|----|
| 1 | 5 | 5 | 5 | 5 | 4 | 5 |
| 2 | 5 | 5 | 5 | 5 | 4 | 4 |
| 3 | 5 | 5 | 5 | 4 | 4 | 5 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 5 | 2 | 2 | 4 | 4 | 4 | 4 |
| 6 | 4 | 4 | 5 | 5 | 5 | 4 |
| 7 | 5 | 5 | 5 | 5 | 5 | 5 |
| 8 | 5 | 5 | 5 | 5 | 5 | 5 |
| 9 | 4 | 4 | 4 | 5 | 5 | 5 |
| 10 | 5 | 5 | 5 | 5 | 5 | 5 |
| 11 | 4 | 4 | 4 | 4 | 4 | 4 |
| 12 | 5 | 5 | 5 | 5 | 4 | 4 |
| 13 | 5 | 5 | 4 | 4 | 4 | 5 |
| 14 | 4 | 4 | 3 | 4 | 5 | 5 |
| 15 | 2 | 4 | 2 | 2 | 2 | 2 |
| 16 | 4 | 5 | 5 | 5 | 5 | 5 |
| 17 | 5 | 5 | 2 | 4 | 4 | 4 |
| 18 | 4 | 2 | 5 | 5 | 1 | 5 |
| 19 | 2 | 4 | 5 | 4 | 5 | 4 |
| 20 | 2 | 2 | 2 | 2 | 2 | 2 |
| 21 | 4 | 4 | 4 | 4 | 4 | 4 |
| 22 | 3 | 4 | 5 | 4 | 3 | 5 |
| 23 | 4 | 4 | 4 | 4 | 4 | 4 |
| 24 | 4 | 2 | 2 | 2 | 2 | 4 |
| 25 | 2 | 2 | 1 | 3 | 3 | 5 |
| 26 | 4 | 5 | 4 | 4 | 4 | 5 |
| 27 | 3 | 3 | 3 | 3 | 3 | 3 |
| 28 | 5 | 5 | 5 | 5 | 5 | 5 |
| 29 | 2 | 3 | 2 | 2 | 2 | 4 |
| 30 | 4 | 4 | 4 | 4 | 4 | 4 |
| 31 | 4 | 4 | 4 | 4 | 5 | 5 |
| 32 | 2 | 4 | 2 | 2 | 4 | 4 |
| 33 | 4 | 4 | 4 | 3 | 3 | 4 |

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|----|---|---|---|---|---|---|
| 34 | 4 | 4 | 4 | 5 | 4 | 4 |
| 35 | 5 | 5 | 4 | 4 | 5 | 4 |
| 36 | 5 | 5 | 5 | 5 | 4 | 5 |
| 37 | 4 | 4 | 4 | 4 | 4 | 4 |
| 38 | 5 | 4 | 5 | 2 | 5 | 2 |
| 39 | 2 | 2 | 2 | 4 | 4 | 4 |
| 40 | 4 | 4 | 2 | 2 | 2 | 4 |
| 41 | 4 | 4 | 4 | 5 | 5 | 4 |
| 42 | 4 | 5 | 5 | 4 | 4 | 4 |
| 43 | 4 | 3 | 4 | 4 | 4 | 4 |
| 44 | 4 | 4 | 4 | 4 | 4 | 4 |
| 45 | 5 | 5 | 5 | 5 | 5 | 5 |
| 46 | 5 | 5 | 5 | 5 | 5 | 5 |
| 47 | 4 | 4 | 4 | 4 | 4 | 4 |
| 48 | 4 | 4 | 4 | 2 | 4 | 4 |
| 49 | 1 | 4 | 2 | 4 | 4 | 4 |
| 50 | 4 | 4 | 4 | 4 | 4 | 5 |
| 51 | 2 | 4 | 2 | 2 | 4 | 4 |
| 52 | 5 | 5 | 5 | 4 | 4 | 4 |
| 53 | 4 | 5 | 4 | 5 | 5 | 5 |
| 54 | 4 | 4 | 5 | 5 | 4 | 4 |
| 55 | 3 | 4 | 4 | 4 | 4 | 4 |
| 56 | 4 | 4 | 4 | 4 | 4 | 5 |
| 57 | 4 | 4 | 4 | 4 | 4 | 4 |
| 58 | 4 | 4 | 4 | 4 | 5 | 5 |
| 59 | 5 | 5 | 5 | 5 | 5 | 5 |
| 60 | 4 | 4 | 4 | 4 | 3 | 3 |
| 61 | 4 | 4 | 3 | 4 | 4 | 4 |
| 62 | 4 | 4 | 4 | 4 | 4 | 4 |
| 63 | 5 | 4 | 4 | 4 | 4 | 4 |
| 64 | 4 | 5 | 5 | 4 | 5 | 4 |
| 65 | 5 | 5 | 5 | 5 | 5 | 5 |
| 66 | 5 | 5 | 5 | 5 | 4 | 4 |
| 67 | 4 | 5 | 5 | 5 | 4 | 1 |
| 68 | 4 | 4 | 4 | 4 | 4 | 4 |
| 69 | 5 | 5 | 5 | 5 | 4 | 5 |
| 70 | 4 | 4 | 4 | 4 | 4 | 5 |

| | | | | | | |
|-----|---|---|---|---|---|---|
| 71 | 5 | 5 | 5 | 5 | 5 | 5 |
| 72 | 5 | 5 | 5 | 5 | 4 | 4 |
| 73 | 4 | 4 | 2 | 4 | 4 | 4 |
| 74 | 5 | 5 | 5 | 5 | 4 | 4 |
| 75 | 4 | 4 | 1 | 2 | 4 | 5 |
| 76 | 5 | 4 | 5 | 5 | 5 | 5 |
| 77 | 4 | 3 | 2 | 2 | 3 | 4 |
| 78 | 4 | 4 | 3 | 4 | 4 | 4 |
| 79 | 4 | 2 | 2 | 4 | 4 | 2 |
| 80 | 4 | 4 | 4 | 4 | 4 | 5 |
| 81 | 2 | 2 | 2 | 2 | 2 | 2 |
| 82 | 5 | 5 | 5 | 5 | 3 | 3 |
| 83 | 5 | 5 | 5 | 5 | 5 | 5 |
| 84 | 4 | 4 | 4 | 5 | 5 | 5 |
| 85 | 4 | 4 | 4 | 4 | 4 | 5 |
| 86 | 4 | 4 | 4 | 4 | 4 | 4 |
| 87 | 4 | 4 | 4 | 4 | 4 | 4 |
| 88 | 4 | 4 | 4 | 4 | 4 | 4 |
| 89 | 4 | 5 | 4 | 4 | 5 | 5 |
| 90 | 5 | 5 | 5 | 5 | 5 | 5 |
| 91 | 4 | 4 | 4 | 4 | 4 | 4 |
| 92 | 3 | 4 | 4 | 5 | 5 | 4 |
| 93 | 4 | 4 | 4 | 4 | 4 | 4 |
| 94 | 4 | 2 | 4 | 4 | 4 | 5 |
| 95 | 5 | 5 | 5 | 3 | 4 | 4 |
| 96 | 5 | 5 | 5 | 5 | 5 | 5 |
| 97 | 4 | 4 | 4 | 4 | 4 | 4 |
| 98 | 5 | 5 | 5 | 5 | 5 | 5 |
| 99 | 3 | 3 | 3 | 3 | 3 | 3 |
| 100 | 5 | 5 | 5 | 4 | 4 | 4 |

3. Gaya Hidup

| Responden | GH1 | GH2 | GH3 | GH4 | GH5 | GH6 |
|-----------|-----|-----|-----|-----|-----|-----|
| 1 | 5 | 5 | 5 | 5 | 4 | 5 |
| 2 | 5 | 4 | 4 | 5 | 5 | 5 |
| 3 | 5 | 5 | 5 | 4 | 5 | 4 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 5 | 2 | 4 | 4 | 4 | 2 | 4 |
| 6 | 4 | 5 | 5 | 4 | 4 | 5 |
| 7 | 5 | 5 | 5 | 5 | 5 | 5 |
| 8 | 5 | 5 | 5 | 5 | 5 | 5 |
| 9 | 5 | 5 | 5 | 5 | 5 | 4 |
| 10 | 4 | 4 | 4 | 4 | 4 | 4 |
| 11 | 4 | 4 | 4 | 4 | 4 | 4 |
| 12 | 4 | 4 | 4 | 4 | 4 | 4 |
| 13 | 4 | 5 | 5 | 4 | 5 | 5 |
| 14 | 4 | 5 | 5 | 4 | 4 | 4 |
| 15 | 2 | 4 | 4 | 2 | 4 | 2 |
| 16 | 5 | 5 | 5 | 4 | 5 | 5 |
| 17 | 4 | 5 | 5 | 5 | 4 | 5 |
| 18 | 5 | 5 | 5 | 5 | 5 | 5 |
| 19 | 1 | 4 | 5 | 4 | 5 | 4 |
| 20 | 4 | 5 | 5 | 4 | 4 | 4 |
| 21 | 4 | 4 | 4 | 4 | 4 | 4 |
| 22 | 5 | 5 | 4 | 3 | 4 | 4 |
| 23 | 4 | 5 | 5 | 5 | 5 | 4 |
| 24 | 4 | 4 | 5 | 2 | 4 | 3 |
| 25 | 3 | 4 | 4 | 3 | 4 | 3 |
| 26 | 4 | 4 | 4 | 4 | 4 | 5 |
| 27 | 3 | 3 | 3 | 3 | 3 | 3 |
| 28 | 5 | 5 | 5 | 5 | 5 | 5 |
| 29 | 3 | 4 | 3 | 2 | 3 | 3 |
| 30 | 4 | 4 | 4 | 4 | 4 | 4 |
| 31 | 4 | 4 | 4 | 5 | 5 | 4 |
| 32 | 4 | 4 | 4 | 2 | 5 | 4 |
| 33 | 4 | 5 | 5 | 5 | 3 | 4 |

| | | | | | | |
|----|---|---|---|---|---|---|
| 34 | 4 | 5 | 4 | 4 | 4 | 4 |
| 35 | 4 | 5 | 4 | 5 | 5 | 4 |
| 36 | 5 | 5 | 5 | 5 | 5 | 4 |
| 37 | 4 | 4 | 4 | 4 | 4 | 4 |
| 38 | 2 | 2 | 2 | 4 | 4 | 4 |
| 39 | 2 | 4 | 2 | 2 | 4 | 2 |
| 40 | 4 | 4 | 2 | 4 | 5 | 5 |
| 41 | 5 | 5 | 5 | 5 | 4 | 5 |
| 42 | 4 | 5 | 5 | 4 | 4 | 4 |
| 43 | 4 | 3 | 3 | 4 | 4 | 4 |
| 44 | 4 | 4 | 4 | 4 | 4 | 4 |
| 45 | 5 | 5 | 5 | 5 | 5 | 5 |
| 46 | 5 | 5 | 5 | 5 | 5 | 5 |
| 47 | 4 | 4 | 4 | 4 | 4 | 4 |
| 48 | 4 | 4 | 4 | 2 | 4 | 4 |
| 49 | 4 | 5 | 4 | 4 | 4 | 4 |
| 50 | 4 | 4 | 4 | 5 | 4 | 4 |
| 51 | 2 | 4 | 5 | 5 | 5 | 5 |
| 52 | 4 | 4 | 5 | 5 | 5 | 4 |
| 53 | 4 | 5 | 5 | 5 | 5 | 4 |
| 54 | 4 | 4 | 5 | 4 | 5 | 5 |
| 55 | 5 | 5 | 5 | 4 | 5 | 5 |
| 56 | 4 | 5 | 4 | 4 | 4 | 5 |
| 57 | 4 | 4 | 4 | 4 | 4 | 4 |
| 58 | 4 | 5 | 5 | 4 | 4 | 4 |
| 59 | 4 | 4 | 5 | 5 | 5 | 4 |
| 60 | 3 | 3 | 4 | 4 | 4 | 4 |
| 61 | 4 | 4 | 4 | 4 | 4 | 4 |
| 62 | 4 | 4 | 4 | 4 | 4 | 4 |
| 63 | 5 | 4 | 4 | 4 | 4 | 4 |
| 64 | 3 | 5 | 5 | 4 | 5 | 4 |
| 65 | 5 | 5 | 5 | 5 | 5 | 5 |
| 66 | 5 | 5 | 5 | 4 | 4 | 5 |
| 67 | 5 | 5 | 5 | 5 | 5 | 5 |
| 68 | 4 | 4 | 4 | 4 | 4 | 4 |
| 69 | 5 | 5 | 5 | 5 | 5 | 5 |
| 70 | 4 | 4 | 4 | 5 | 4 | 5 |

| | | | | | | |
|-----|---|---|---|---|---|---|
| 71 | 5 | 5 | 5 | 5 | 5 | 5 |
| 72 | 5 | 4 | 5 | 5 | 4 | 5 |
| 73 | 4 | 4 | 4 | 4 | 4 | 4 |
| 74 | 4 | 4 | 4 | 2 | 4 | 4 |
| 75 | 2 | 4 | 4 | 4 | 2 | 4 |
| 76 | 5 | 5 | 5 | 5 | 5 | 4 |
| 77 | 5 | 5 | 5 | 3 | 3 | 3 |
| 78 | 4 | 4 | 4 | 3 | 3 | 4 |
| 79 | 2 | 2 | 2 | 4 | 4 | 4 |
| 80 | 4 | 4 | 4 | 4 | 5 | 4 |
| 81 | 2 | 2 | 2 | 2 | 2 | 2 |
| 82 | 5 | 5 | 5 | 3 | 3 | 5 |
| 83 | 5 | 5 | 5 | 5 | 5 | 5 |
| 84 | 4 | 5 | 5 | 5 | 4 | 4 |
| 85 | 4 | 5 | 4 | 4 | 4 | 4 |
| 86 | 4 | 4 | 4 | 4 | 4 | 4 |
| 87 | 4 | 4 | 4 | 4 | 4 | 3 |
| 88 | 4 | 4 | 4 | 4 | 4 | 4 |
| 89 | 4 | 4 | 5 | 4 | 5 | 5 |
| 90 | 5 | 5 | 5 | 5 | 5 | 5 |
| 91 | 4 | 4 | 4 | 4 | 4 | 4 |
| 92 | 5 | 5 | 4 | 4 | 3 | 4 |
| 93 | 4 | 4 | 4 | 4 | 4 | 4 |
| 94 | 4 | 5 | 4 | 4 | 5 | 5 |
| 95 | 3 | 5 | 5 | 4 | 4 | 5 |
| 96 | 5 | 5 | 5 | 5 | 5 | 5 |
| 97 | 4 | 4 | 4 | 4 | 4 | 4 |
| 98 | 5 | 5 | 5 | 5 | 5 | 5 |
| 99 | 3 | 3 | 3 | 3 | 3 | 3 |
| 100 | 5 | 4 | 4 | 5 | 5 | 5 |

4. Kontrol Diri

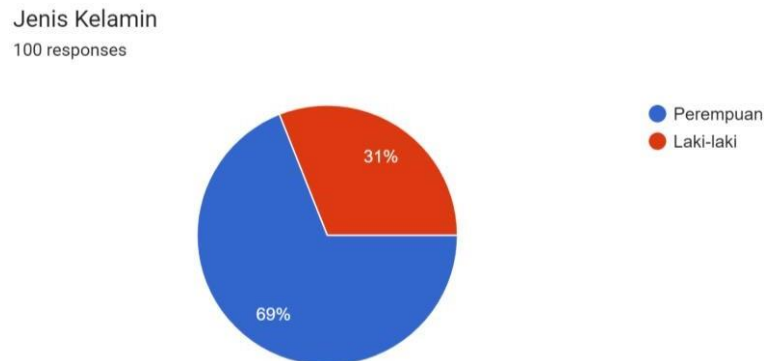
| Responden | KD1 | KD2 | KD3 | KD4 | KD5 | KD6 | KD7 | KD8 | KD9 | KD10 |
|-----------|-----|-----|-----|-----|-----|-----|-----|-----|-----|------|
| 1 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 |
| 2 | 5 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 4 | 5 |
| 3 | 5 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 4 | 5 |
| 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 5 | 4 | 4 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 2 |
| 6 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 |
| 7 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 8 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 9 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 |
| 10 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 11 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 12 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 13 | 4 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 4 |
| 14 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 15 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 |
| 16 | 4 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 5 |
| 17 | 4 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 4 |
| 18 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 19 | 2 | 4 | 5 | 2 | 2 | 4 | 5 | 4 | 5 | 2 |
| 20 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 |
| 21 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 22 | 3 | 3 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 23 | 5 | 5 | 4 | 4 | 5 | 4 | 4 | 4 | 4 | 4 |
| 24 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 4 |
| 25 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 4 |
| 26 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 4 | 4 |
| 27 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 28 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 29 | 4 | 5 | 4 | 4 | 4 | 4 | 4 | 3 | 4 | 5 |
| 30 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 31 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 2 |
| 32 | 2 | 4 | 4 | 4 | 4 | 4 | 2 | 4 | 2 | 4 |
| 33 | 4 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 34 | 4 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 4 | 4 |

| | | | | | | | | | | |
|----|---|---|---|---|---|---|---|---|---|---|
| 35 | 4 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 4 | 5 |
| 36 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 |
| 37 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 38 | 4 | 4 | 4 | 4 | 5 | 4 | 4 | 5 | 4 | 5 |
| 39 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 2 | 2 | 4 |
| 40 | 3 | 5 | 5 | 5 | 5 | 3 | 4 | 4 | 4 | 3 |
| 41 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 |
| 42 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 |
| 43 | 4 | 4 | 4 | 5 | 4 | 4 | 4 | 5 | 4 | 4 |
| 44 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 45 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 46 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 47 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 48 | 5 | 5 | 5 | 5 | 5 | 2 | 2 | 4 | 4 | 4 |
| 49 | 5 | 5 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 |
| 50 | 4 | 4 | 4 | 4 | 5 | 4 | 5 | 4 | 4 | 5 |
| 51 | 4 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 5 |
| 52 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 4 |
| 53 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 54 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 55 | 5 | 4 | 5 | 4 | 4 | 5 | 5 | 5 | 5 | 5 |
| 56 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 4 | 4 |
| 57 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 58 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 |
| 59 | 4 | 5 | 5 | 4 | 5 | 5 | 5 | 5 | 5 | 4 |
| 60 | 4 | 4 | 4 | 4 | 4 | 3 | 3 | 4 | 3 | 3 |
| 61 | 3 | 3 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 62 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 63 | 4 | 4 | 5 | 4 | 3 | 4 | 4 | 4 | 4 | 4 |
| 64 | 5 | 4 | 5 | 4 | 3 | 4 | 3 | 5 | 4 | 4 |
| 65 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 66 | 4 | 4 | 5 | 5 | 5 | 4 | 4 | 5 | 4 | 4 |
| 67 | 4 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 68 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 69 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 70 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 71 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 72 | 5 | 5 | 5 | 4 | 5 | 4 | 4 | 5 | 4 | 5 |

| | | | | | | | | | | |
|-----|---|---|---|---|---|---|---|---|---|---|
| 73 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 74 | 2 | 2 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 75 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 5 |
| 76 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 5 |
| 77 | 5 | 5 | 4 | 5 | 5 | 4 | 4 | 5 | 5 | 3 |
| 78 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 3 | 3 |
| 79 | 4 | 2 | 4 | 2 | 4 | 4 | 2 | 2 | 2 | 4 |
| 80 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 5 | 4 |
| 81 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 | 2 |
| 82 | 5 | 5 | 5 | 3 | 3 | 3 | 5 | 5 | 5 | 5 |
| 83 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 84 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 5 | 5 |
| 85 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 5 | 5 | 4 |
| 86 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 87 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 88 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 |
| 89 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 5 | 4 | 5 |
| 90 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 91 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 92 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 93 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 94 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 | 4 |
| 95 | 5 | 5 | 5 | 4 | 4 | 4 | 4 | 5 | 5 | 5 |
| 96 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 4 | 4 | 4 |
| 97 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 | 4 |
| 98 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 | 5 |
| 99 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 | 3 |
| 100 | 5 | 5 | 4 | 4 | 4 | 5 | 5 | 5 | 5 | 5 |

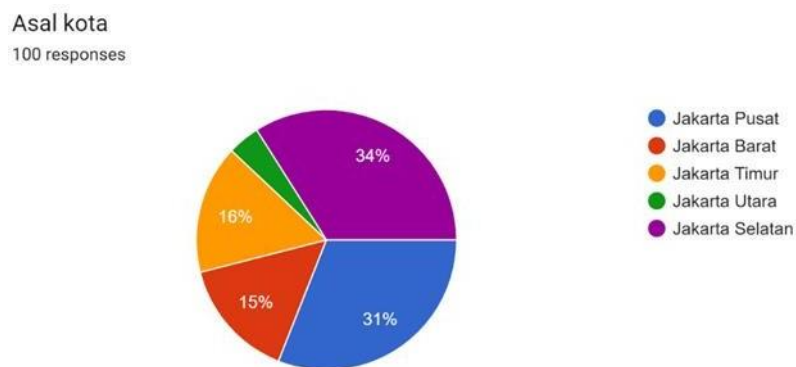
Lampiran 4. Hasil Pengolahan Data

1. Karakteristik Responden Menurut Jenis Kelamin



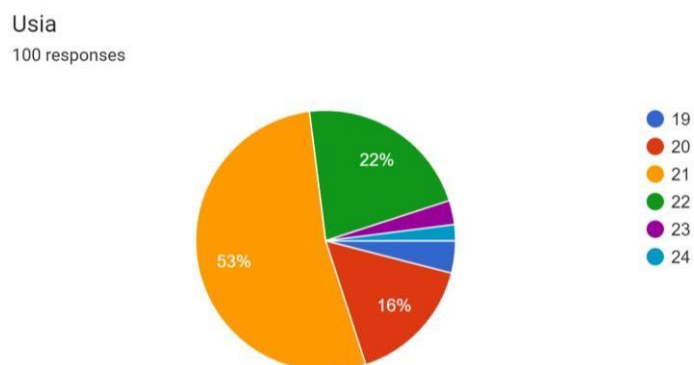
Sumber: Hasil Output Google Form

2. Karakteristik Responden Menurut Asal Kota



Sumber: Hasil Output Google Form

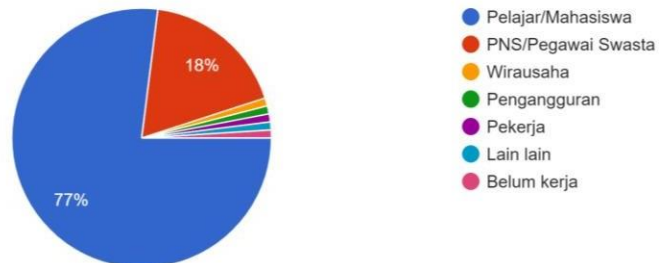
3. Karakteristik Responden Menurut Usia



Sumber: Hasil Output Google Form

4. Karakteristik Responden Menurut Status Pekerjaan

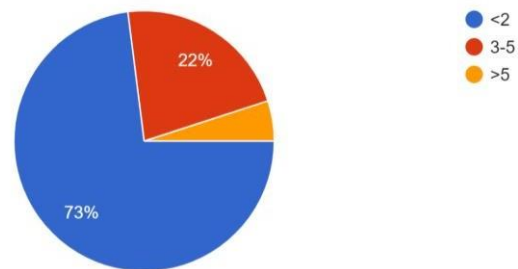
Status Pekerjaan
100 responses



Sumber: Hasil Output Google Form

5. Karakteristik Responden Menurut Frekuensi menggunakan Shopee PayLater Setiap Bulan

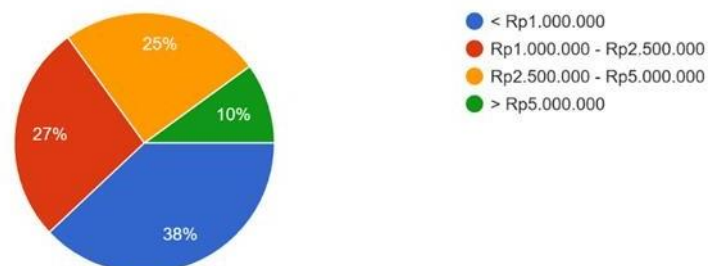
Frekuensi menggunakan Shopee PayLater tiap bulan
100 responses



Sumber: Hasil Output Google Form

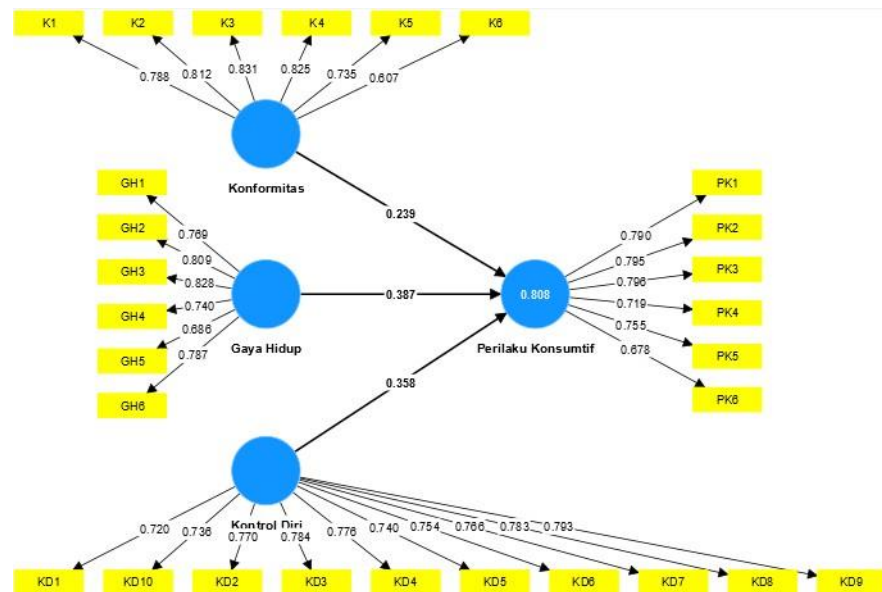
6. Karakteristik Responden Menurut Pendapatan Tiap Bulan

Pendapatan Tiap Bulan
100 responses



Sumber: Hasil Output Google Form

7. Hasil Pengukuran Outer Model



Sumber: Hasil Output Smart PLS 4.0

8. Indeks Respons Terhadap Perilaku Konsumtif

| Perilaku Konsumtif | Frekuensi | | | | | Indeks |
|---------------------------|-----------|---|---|----|----|-------------|
| | 1 | 2 | 3 | 4 | 5 | |
| PK1 | 0 | 4 | 3 | 55 | 38 | 85,4 |
| PK2 | 0 | 1 | 3 | 53 | 43 | 87,6 |
| PK3 | 0 | 6 | 6 | 46 | 42 | 84,8 |
| PK4 | 0 | 1 | 5 | 49 | 45 | 87,6 |
| PK5 | 0 | 8 | 4 | 52 | 36 | 83,2 |
| PK6 | 0 | 7 | 6 | 55 | 32 | 82,4 |
| Rata - Rata Indeks | | | | | | 85,2 |

Sumber: Data Diolah (2022)

9. Indeks Respons Terhadap Konformitas

| Konformitas - | Frekuensi | | | | | Indeks |
|---------------------------|-----------|----|---|----|----|-------------|
| | 1 | 2 | 3 | 4 | 5 | |
| K1 | 1 | 10 | 5 | 52 | 32 | 80,8 |
| K2 | 0 | 9 | 5 | 51 | 35 | 82,4 |
| K3 | 2 | 14 | 5 | 42 | 37 | 79,6 |
| K4 | 0 | 12 | 5 | 48 | 35 | 81,2 |
| K5 | 1 | 6 | 8 | 56 | 29 | 81,2 |
| K6 | 1 | 5 | 4 | 52 | 38 | 84,2 |
| Rata - Rata Indeks | | | | | | 81,6 |

Sumber: Data Diolah (2022)

10. *Indeks Respons Terhadap Gaya Hidup*

| Gaya Hidup | Frekuensi | | | | | — Indeks |
|---------------------------|------------------|----------|----------|----------|----------|-----------------|
| | 1 | 2 | 3 | 4 | 5 | |
| GH1 | 1 | 8 | 7 | 53 | 31 | 81 |
| GH2 | 0 | 3 | 4 | 47 | 46 | 87,2 |
| GH3 | 0 | 5 | 4 | 45 | 46 | 86,4 |
| GH4 | 0 | 8 | 7 | 51 | 34 | 82,2 |
| GH5 | 0 | 3 | 8 | 52 | 37 | 84,6 |
| GH6 | 0 | 3 | 7 | 55 | 35 | 84,4 |
| Rata - Rata Indeks | | | | | | 84,3 |

Sumber: Data Diolah (2022)

11. *Indeks Respons Terhadap Kontrol Diri*

| Kontrol Diri | Frekuensi | | | | | — Indeks |
|---------------------------|------------------|----------|----------|----------|----------|-----------------|
| | 1 | 2 | 3 | 4 | 5 | |
| KD1 | 0 | 6 | 6 | 50 | 38 | 84 |
| KD2 | 0 | 4 | 5 | 46 | 45 | 86,4 |
| KD3 | 0 | 2 | 2 | 46 | 50 | 88,8 |
| KD4 | 0 | 4 | 3 | 54 | 39 | 85,6 |
| KD5 | 0 | 2 | 5 | 46 | 47 | 87,6 |
| KD6 | 0 | 2 | 5 | 55 | 38 | 85,8 |
| KD7 | 0 | 4 | 4 | 50 | 42 | 86 |
| KD8 | 0 | 4 | 4 | 46 | 46 | 86,8 |
| KD9 | 0 | 4 | 4 | 50 | 42 | 86 |
| KD10 | 0 | 4 | 6 | 45 | 45 | 86,2 |
| Rata - Rata Indeks | | | | | | 86,3 |

Sumber: Data Diolah (2022)

12. Nilai Loading Factor

| Indikator | Konformitas | Gaya Hidup | Kontrol Diri | Perilaku Konsumtif |
|------------------|--------------------|-------------------|---------------------|---------------------------|
| K1 | 0.788 | | | |
| K2 | 0.812 | | | |
| K3 | 0.831 | | | |
| K4 | 0.825 | | | |
| K5 | 0.735 | | | |
| K6 | 0.607 | | | |
| GH1 | | 0.769 | | |
| GH2 | | 0.809 | | |
| GH3 | | 0.828 | | |
| GH4 | | 0.740 | | |
| GH5 | | 0.686 | | |
| GH6 | | 0.787 | | |
| KD1 | | | 0.720 | |
| KD10 | | | 0.736 | |
| KD2 | | | 0.770 | |
| KD3 | | | 0.784 | |
| KD4 | | | 0.776 | |
| KD5 | | | 0.740 | |
| KD6 | | | 0.754 | |
| KD7 | | | 0.766 | |
| KD8 | | | 0.783 | |
| KD9 | | | 0.793 | |
| PK1 | | | | 0.790 |
| PK2 | | | | 0.795 |
| PK3 | | | | 0.796 |
| PK4 | | | | 0.719 |
| PK5 | | | | 0.755 |
| PK6 | | | | 0.678 |

Sumber: Hasil Output Smart PLS 4.0

13. Nilai Cross Loading

| | Konformitas | Gaya Hidup | Kontrol Diri | Perilaku Konsumtif |
|------|--------------------|-------------------|---------------------|---------------------------|
| K1 | 0.788 | 0.559 | 0.448 | 0.529 |
| K2 | 0.812 | 0.626 | 0.563 | 0.664 |
| K3 | 0.831 | 0.601 | 0.451 | 0.573 |
| K4 | 0.825 | 0.644 | 0.425 | 0.633 |
| K5 | 0.735 | 0.466 | 0.355 | 0.421 |
| K6 | 0.607 | 0.545 | 0.473 | 0.557 |
| GH1 | 0.629 | 0.769 | 0.593 | 0.642 |
| GH2 | 0.499 | 0.809 | 0.731 | 0.756 |
| GH3 | 0.559 | 0.828 | 0.686 | 0.745 |
| GH4 | 0.652 | 0.740 | 0.628 | 0.592 |
| GH5 | 0.540 | 0.686 | 0.572 | 0.601 |
| GH6 | 0.646 | 0.787 | 0.642 | 0.649 |
| KD1 | 0.476 | 0.588 | 0.720 | 0.558 |
| KD2 | 0.401 | 0.618 | 0.770 | 0.570 |
| KD3 | 0.503 | 0.707 | 0.784 | 0.719 |
| KD4 | 0.362 | 0.610 | 0.776 | 0.587 |
| KD5 | 0.340 | 0.548 | 0.740 | 0.543 |
| KD6 | 0.526 | 0.659 | 0.754 | 0.665 |
| KD7 | 0.452 | 0.635 | 0.766 | 0.679 |
| KD8 | 0.579 | 0.713 | 0.783 | 0.603 |
| KD9 | 0.492 | 0.708 | 0.793 | 0.703 |
| KD10 | 0.382 | 0.553 | 0.736 | 0.602 |
| PK1 | 0.587 | 0.669 | 0.634 | 0.790 |
| PK2 | 0.629 | 0.689 | 0.673 | 0.795 |
| PK3 | 0.516 | 0.659 | 0.693 | 0.796 |
| PK4 | 0.412 | 0.591 | 0.682 | 0.719 |
| PK5 | 0.580 | 0.720 | 0.609 | 0.755 |
| PK6 | 0.657 | 0.597 | 0.433 | 0.678 |

Sumber: Hasil Output Smart PLS 4.0

14. Nilai AVE

| Variabel | Average variance extracted (AVE) |
|--------------------|---|
| Konformitas | 0.593 |
| Gaya Hidup | 0.595 |
| Kontrol Diri | 0.581 |
| Perilaku Konsumtif | 0.573 |

Sumber: Hasil Output Smart PLS 4.0

15. Nilai Cronbach's Alpha dan Composite Reliability

| Variabel | Cronbach's alpha | Composite reliability |
|--------------------|-------------------------|------------------------------|
| Konformitas | 0.860 | 0.870 |
| Gaya Hidup | 0.863 | 0.869 |
| Kontrol Diri | 0.920 | 0.923 |
| Perilaku Konsumtif | 0.850 | 0.853 |

Sumber: Hasil Output Smart PLS 4.0

16. Nilai R-square

| | R-square | R-square adjusted |
|--------------------|-----------------|--------------------------|
| Perilaku Konsumtif | 0.808 | 0.802 |

Sumber: Hasil Output Smart PLS 4.0

17. Nilai Uji t

| | Original sample (O) | Sample mean (M) | Standard deviation (STDEV) | T statistics ((O/STDEV)) | P values |
|---------|----------------------------|------------------------|-----------------------------------|---------------------------------|-----------------|
| X1 -> Y | 0.239 | 0.259 | 0.119 | 2.002 | 0.045 |
| X2 -> Y | 0.387 | 0.374 | 0.175 | 2.210 | 0.027 |
| X3 -> Y | 0.358 | 0.356 | 0.139 | 2.571 | 0.010 |

Sumber: Hasil Output Smart PLS 4.0