

ABSTRAK

Sandi Mutafaqih, (2025). Pengaruh Literasi Keuangan Digital Terhadap Penggunaan Bijak *Buy Now Pay Later* (Survei pada Mahasiswa Pendidikan Ekonomi Angkatan 2022,2023, dan 2024 Universitas Siliwangi) Jurusan Pendidikan Ekonomi Fakultas Keguruan dan Ilmu Pendidikan Universitas Siliwangi Tasikmalaya. Dibawah bimbingan Dr.H. Yoni Hermawan,M.Pd dan Sri Hardianti Sartika, S.Pd., M.Pd.

Penelitian ini dilatarbelakangi oleh pertumbuhan layanan *Buy Now Pay Later* (BNPL) yang sangat pesat di Indonesia, terutama di kalangan generasi muda, serta tingginya angka penggunaan yang tidak selalu diimbangi dengan pemahaman yang memadai mengenai risiko finansial. Rendahnya literasi keuangan digital menyebabkan banyak pengguna BNPL tidak memahami bunga, biaya keterlambatan, maupun dampaknya pada kondisi keuangan pribadi, sehingga memunculkan perilaku konsumtif dan potensi kredit macet. Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan digital terhadap penggunaan bijak *buy now pay latter* dengan survei pada mahasiswa pendidikan ekonomi Angkatan 2022,2023, dan 2024 Universitas Siliwangi. Penelitian ini menggunakan metode penelitian survey dengan pendekatan kuantitatif, teknik pengambilan sampel menggunakan purposive sampling, yaitu penentuan sampel berdasarkan kriteria tertentu yang relevan dengan tujuan penelitian dengan jumlah sebanyak 205 mahasiswa. Teknik pengumpulan data penelitian ini menggunakan kuesioner. Persamaan regresi yang diperoleh adalah $\hat{Y} = 11,505 + 0,791X$, yang menunjukkan bahwa semakin tinggi literasi keuangan digital, semakin bijak pula penggunaan BNPL. Hasil penelitian menunjukkan bahwa terdapat pengaruh secara positif dan signifikan antara literasi keuangan digital terhadap penggunaan *bijak buy now pay latter*.

Kata Kunci : Literasi Keuangan Digital, *Buy Now Pay Later*,

ABSTRACT

Sandi Mutafaqih, (2025). The Effect Of Digital Financial Literacy on The Wise Use of Buy Now Pay Later (Survey of Economics Education Students from the 2022, 2023, and 2024 Cohorts at Siliwangi University) Department of Economics Education, Faculty of Teacher Training and Education, Siliwangi University, Tasikmalaya. Under the supervision of Dr. H. Yoni Hermawan, M.Pd and Sri Hardianti Sartika, S.Pd., M.Pd.

This study is motivated by the rapid growth of Buy Now Pay Later (BNPL) services in Indonesia, especially among the younger generation, as well as the high usage rate that is not always accompanied by an adequate understanding of financial risks. Low digital financial literacy causes many BNPL users to not understand interest rates, late fees, or the impact on their personal finances, leading to consumptive behavior and potential bad debt. This study aims to determine the effect of digital financial literacy on the wise use of buy now pay later services through a survey of economics students from the 2022, 2023, and 2024 cohorts at Siliwangi University. This study uses a survey research method with a quantitative approach, sampling technique using purposive sampling, which is the determination of samples based on certain criteria relevant to the research objectives with a total of 205 students. The data collection technique for this study uses a questionnaire. The regression equation obtained is $\hat{y} = 11.505 + 0.791X$, which indicates that the higher the digital financial literacy, the wiser the use of BNPL. The results of the study show that there is a positive and significant influence between digital financial literacy and the wise use of buy now pay later.

Kata Kunci : Digital Financial Literacy, Buy Now Pay Later,