ABSTRACT

THE INFLUENCE OF FINANCIAL LITERACY THROUGH RISK PERCEPTION, DIGITAL FINANCIAL SERVICES, AND DIGITAL SELF-EFFICACY ON THE FINANCIAL BEHAVIOR OF GENERATION Z IN USING PAYLATER SERVICES
(Survey of Management Students, Class of 2022, Siliwangi University, Tasikmalaya)

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This study aims to analyze the influence of financial literacy on risk perception, digital financial services, and digital self-efficacy, as well as their implications for Generation Z's financial behavior in using paylater services. This study used a quantitative approach with a survey method of 300 respondents who were Management students of the Class of 2022 at Siliwangi University, Tasikmalaya. The data analysis technique used was Structural Equation Modeling (SEM) based on Partial Least Squares (PLS) with the assistance of SmartPLS software. The results showed that financial literacy had a positive effect on risk perception, digital financial services, and digital self-efficacy. Furthermore, digital self-efficacy had a positive effect on financial behavior. Meanwhile, risk perception and digital financial services cannot be proven to have an effect on financial behavior. Improving financial literacy and self-confidence in using digital financial services is important to encourage wiser and more responsible financial behavior.

Keywords: Financial Literacy, Risk Perception, Digital Financial Service, Digital Self-Efficacy, Financial Behavior.

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ABSTRAK

PENGARUH LITERASI KEUANGAN MELALUI *RISK PERCEPTION, DIGITAL FINANCIAL SERVICE* DAN *DIGITAL SELF EFFICACY* TERHADAP *FINANCIAL BEHAVIOR* GENERASI Z DALAM PENGGUNAAN PELAYANAN *PAYLATER*
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Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan terhadap *risk perception, digital financial service,* dan *digital self-efficacy* serta implikasinya terhadap *financial behavior* Generasi Z dalam penggunaan pelayanan *paylater*. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei terhadap 300 responden yang merupakan Mahasiswa Manajemen Angkatan 2022 Universitas Siliwangi Tasikmalaya. Teknik analisis data yang digunakan adalah *Structural Equation Modeling* (SEM) berbasis *Partial Least Square* (PLS) dengan bantuan software SmartPLS. Hasil penelitian menunjukkan bahwa literasi keuangan berpengaruh positif terhadap *risk perception, digital financial service*, dan *digital self-efficacy*. Selanjutnya, *digital self-efficacy* berpengaruh positif terhadap *financial behavior*. Sementara itu, *risk perception* dan *digital financial service* tidak terbukti memiliki pengaruh terhadap *financial behavior*. Peningkatan literasi keuangan dan kepercayaan diri dalam penggunaan layanan keuangan digital menjadi penting untuk mendorong perilaku keuangan yang lebih bijak dan bertanggung jawab.

Kata kunci: Literasi Keuangan, *Risk Perception, Digital Financial Service, Digital Self-Efficacy, Financial Behavior*.