

ABSTRACT

THE INFLUENCE OF FINANCIAL ATTITUDE AND USE OF FINANCIAL TECHNOLOGY ON THE FINANCIAL BEHAVIOR OF SHOPEE PAYLATER USERS (Survey on Students in Tasikmalaya)

By:

**DEA NURPADILA
223402399**

Under the guidance of:

**Elis Listiana Mulyani
Dewi Permata Sari**

The purpose of the study was to determine and analyze the Influence of Financial Attitudes and Use of Financial Technology on the Financial Behavior of Shopee Paylater Users (For Students in Tasikmalaya). The research method used was a survey research method. The research sample (N) taken was 150 people. The data analysis tools used were multiple regression analysis, coefficient of determination and hypothesis testing. The results of the study show that financial attitudes, use of financial technology, and financial behavior of Shopee PayLater have a very good classification, there is an influence of financial attitudes on financial behavior of Shopee PayLater, there is an influence of the use of financial technology on financial behavior of Shopee PayLater, there is an influence of financial attitudes and financial technology on financial behavior of Shopee PayLater.

Keywords: *Financial Attitude, Use of Financial Technology, Financial Behavior of Shopee Paylater Users*

ABSTRAK

PENGARUH SIKAP KEUANGAN DAN PENGGUNAAN *FINANCIAL TECHNOLOGY* TERHADAP PERILAKU KEUANGAN PENGGUNA SHOPEE PAYLATER (Survei Pada Mahasiswa di Tasikmalaya)

Oleh:
DEA NURPADILA
223402399

Dibawah Bimbingan:
Elis Listiana Mulyani
Dewi Permata Sari

Tujuan penelitian untuk mengetahui dan menganalisis Pengaruh Sikap Keuangan Dan Penggunaan *Financial Technology* Terhadap Perilaku Keuangan Pengguna Shopee *PayLater* (Pada Mahasiswa di Tasikmalaya). Metode penelitian yang digunakan menggunakan metode penelitian survey. Sampel penelitian (N) yang diambil adalah 150 orang. Alat analisis data yang digunakan adalah analisis regresi berganda, koefisien determinasi dan pengujian hipotesis. Hasil penelitian menunjukan bahwa sikap keuangan, penggunaan *financial technology*, dan perilaku keuangan Shopee *PayLater* memiliki klasifikasi sangat baik, terdapat pengaruh sikap keuangan terhadap perilaku keuangan Shopee *PayLater*, pengaruh penggunaan *financial technology* terhadap perilaku keuangan Shopee *PayLater*, pengaruh sikap keuangan dan *financial technology* terhadap perilaku keuangan Shopee *PayLater*.

Kata kunci: Sikap Keuangan, Penggunaan *Financial Technology*, Perilaku Keuangan Pengguna Shopee Paylater