

ABSTRAK

Dalam beberapa tahun terakhir, perkembangan *Financial technology* (fintech) telah mengalami pertumbuhan yang pesat, memberikan berbagai kemudahan dan inovasi dalam layanan keuangan. Salah satu inovasi fintech yang menarik perhatian adalah layanan paylater, yang memberikan akses kredit secara instan tanpa memerlukan kartu kredit. ShopeePayLater merupakan salah satu layanan paylater yang banyak digunakan oleh masyarakat, termasuk mahasiswa. Penelitian ini bertujuan untuk menguji pengaruh *Financial Literacy*, *Financial Self-Efficacy*, dan *Lifestyle* terhadap *Financial Management Behavior* mahasiswa pengguna ShopeePayLater di Institut Teknologi dan Bisnis Widya Gama Lumajang. Dengan menggunakan pendekatan kuantitatif, penelitian ini melibatkan mahasiswa yang aktif menggunakan ShopeePayLater sebagai sampel. Data dikumpulkan melalui kuesioner yang telah diuji validitas dan reliabilitasnya. Teknik analisis yang digunakan meliputi uji regresi linier berganda untuk menguji hipotesis. Pengaruh *Financial Literacy*, *Financial Self-Efficacy*, dan *Lifestyle* terhadap *Financial Management Behavior*.



ABSTRACT

In recent years, the development of Financial technology (fintech) has experienced rapid growth, providing various conveniences and innovations in Financial services. One fintech innovation that has attracted attention is the paylater service, which provides instant access to credit without the need for a credit card. ShopeePayLater is one of the paylater services that is widely used by the public, including students. This study aims to examine the effect of Financial Literacy, Financial Self-Efficacy, and Lifestyle on the Financial Management Behavior of ShopeePayLater user students at Widya Gama Lumajang Institute of Technology and Business. Using a quantitative approach, this study involved students who actively use ShopeePayLater as a sample. Data were collected through a questionnaire that had been tested for validity and reliability. The analytical techniques used include multiple linear regression tests to test the hypothesis. The influence of Financial Literacy, Financial Self-Efficacy, and Lifestyle on Financial Management Behavior.

