

PENGARUH *FINANCIAL LITERACY*, *SELF CONTROL*, DAN *RISK TOLERANCE* TERHADAP PERILAKU KEUANGAN PENGGUNA SHOPEE *PAYLATER* DI YOGYAKARTA DENGAN *SOCIAL DEMOGRAPHY* SEBAGAI VARIABEL MODERASI.

Najwa Permatasari

Abstrak

Perkembangan layanan *paylater seperti* Shopee *PayLater* membawa tantangan baru dalam pengelolaan keuangan pribadi. Penelitian ini bertujuan untuk menganalisis pengaruh *Financial Literacy*, *Self Control*, dan *Risk Tolerance* terhadap perilaku keuangan pengguna Shopee *PayLater* di Yogyakarta, serta menguji peran *Social demography* sebagai variabel moderasi. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei terhadap 101 responden yang merupakan pengguna aktif Shopee *PayLater*. Teknik analisis yang digunakan adalah *Structural Equation Modeling Partial Least Square (SEM-PLS)* dan *Multi Group Analysis (MGA)*. Hasil penelitian menunjukkan bahwa *Financial Literacy*, *Self Control*, dan *Risk Tolerance* berpengaruh positif dan signifikan terhadap perilaku keuangan. Selain itu, *Social demography* terbukti memoderasi pengaruh antara ketiga variabel independen dengan perilaku keuangan. Temuan ini memberikan implikasi penting dalam meningkatkan kesadaran finansial dan pengelolaan risiko dalam penggunaan layanan *PayLater*, khususnya bagi kelompok demografi tertentu.

Kata Kunci: *Financial Literacy*, *Self Control*, *Risk Tolerance*, *Perilaku Keuangan* dan *Social Demography*

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THE EFFECT OF FINANCIAL LITERACY, SELF-CONTROL, AND RISK TOLERANCE ON THE FINANCIAL BEHAVIOR OF SHOPEE PAYLATER USERS IN YOGYAKARTA WITH SOCIAL DEMOGRAPHY AS A MODERATING VARIABLE.

Najwa Permatasari

Abstract

The development of paylater services, such as Shopee PayLater, presents new challenges in personal financial management. This study aims to analyse the effects of financial literacy, self-control, and risk tolerance on the financial behaviour of Shopee PayLater users in Yogyakarta, and to examine the role of social demographics as a moderating variable. The research adopts a quantitative approach using a survey method, with 101 respondents who are active users of Shopee PayLater. The analysis techniques employed include Structural Equation Modelling (SEM) and Partial Least Squares (PLS). The results indicate that financial literacy, self-control, and risk tolerance have a positive and significant effect on financial behavior. Furthermore, social demographics were found to moderate the relationship between the three independent variables and financial behaviour. These findings provide important implications for enhancing financial awareness and risk management in the use of PayLater services, particularly for specific demographic groups.

Keywords: *Financial Literacy, Self Control, Risk Tolerance, Behaviour Finance and Social Demography*