

## ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *financial attitude*, *self control* dan *hedonism style* terhadap perilaku manajemen keuangan pengguna Shopee PayLater Mahasiswi di Kabupaten Jember. Penelitian ini menggunakan penelitian kuantitatif dengan pendekatan deskriptif. Populasi dalam penelitian ini adalah mahasiswi di Kabupaten Jember yang pernah menggunakan Shopee PayLater. Jumlah sampel dalam penelitian ini adalah 385 responden. Dalam penelitian ini menggunakan teknik Non Probabilty Sampling dengan teknik purposive sampling dan teknik proporsional sampling. Teknik analisis yang digunakan adalah analisis regresi linier berganda. Hasil penelitian ini menunjukkan bahwa variabel *financial attitude* berpengaruh positif signifikan terhadap perilaku manajemen keuangan pengguna Shopee PayLater mahasiswi di Kabupaten Jember, variabel *self control* berpengaruh positif signifikan terhadap perilaku manajemen keuangan pengguna Shopee PayLater Mahasiswi di Kabupaten Jember, variabel *hedonism style* berpengaruh negatif signifikan terhadap perilaku manajemen keuangan pengguna Shopee PayLater mahasiswi di Kabupaten Jember.

**Kata Kunci :** *financial attitude*, *self control*, *hedonism style*, perilaku manajemen keuangan, Shopee PayLater



## **ABSTRACT**

*This study aims to analyze the effect of financial attitude, self control and hedonism style on the financial management behavior of female students of Shopee PayLater in Jember Regency. This research uses quantitative research with a descriptive approach. The population in this study were female students in Jember Regency who had used Shopee PayLater. The number of samples in this study were 385 respondents. In this research using Non Probability Sampling technique with purposive sampling technique and proportional sampling technique. The analysis technique used is multiple linear regression analysis. The results of this study indicate that the financial attitude variable has a significant positive effect on the financial management behavior of female Shopee PayLater users in Jember Regency, the self-control variable has a significant positive effect on the financial management behavior of female Shopee PayLater users in Jember Regency, the hedonism style variable has a significant negative effect on the financial management behavior of Shopee users. PayLater female student in Jember Regency.*

**Keywords :** *financial attitude, self control, hedonism style, financial management behavior, Shopee PayLater*

