ABSTRAK

Perkembangan teknologi digital mendorong perubahan perilaku keuangan mahasiswa melalui kemudahan akses layanan paylater. Penelitian ini bertujuan menganalisis pengaruh penggunaan paylater, gaya hidup, literasi keuangan, dan herding behavior terhadap financial management behavior mahasiswa pada tujuh universitas swasta di Kabupaten Jember. Sampel penelitian terdiri atas 409 mahasiswa yang dipilih menggunakan purposive sampling. Data dikumpulkan melalui kuesioner dan dianalisis menggunakan regresi linier berganda. Hasil penelitian menunjukkan bahwa penggunaan paylater, gaya hidup, literasi keuangan, dan herding behavior berpengaruh positif dan signifikan terhadap financial management behavior, baik secara parsial maupun simultan dengan nilai (R^2 = 0,963). Penelitian ini berkontribusi dengan mengintegrasikan keempat variabel tersebut dalam menjelaskan financial management behavior mahasiswa. Temuan penelitian menegaskan pentingnya literasi keuangan, pengendalian gaya hidup, penggunaan paylater yang bijak, dan kesadaran terhadap pengaruh sosial dalam meningkatkan perilaku pengelolaan keuangan mahasiswa.

Kata Kunci: ***Financial Management Behavior;*** **Gaya Hidup;** ***Herding Behavior;*** **Literasi Keuangan;** ***PayLater***

ABSTRACT

Advances in digital technology are driving changes in students' financial behavior through the ease of access to paylater services. This study aims to analyze the influence of paylater usage, lifestyle, financial literacy, and herding behavior on students' financial management behavior at seven private universities in Jember Regency. The study sample consisted of 409 students selected using purposive sampling. Data were collected via a questionnaire and analyzed using multiple linear regression. The results indicate that the use of paylater services, lifestyle, financial literacy, and herding behavior have a positive and significant impact on financial management behavior, both partially and simultaneously, with an R^2 value of 0.963. This study contributes by integrating these four variables to explain students' financial management behavior. The findings emphasize the importance of financial literacy, lifestyle control, prudent use of paylater services, and awareness of social influence in improving students' financial management behavior.

Keywords: Financial Management Behavior; Lifestyle;Herding behavior; Financial Literacy; PayLater