

**PENGARUH PENGGUNAAN *SHOPEE PAYLATER*, GAYA HIDUP,  
LITERASI KEUANGAN, DAN *SELF CONTROL* TERHADAP  
PENGELOLAAN KEUANGAN MAHASISWA  
(Studi Empiris Pada Mahasiswa Universitas Jenderal Achmad Yani  
Yogyakarta)**

Bella Novita<sup>1</sup>, Zennul Mubarak<sup>2</sup>

**INTISARI**

Penelitian ini bertujuan untuk mengetahui pengaruh penggunaan *Shopee PayLater*, gaya hidup, literasi keuangan, dan *self control* terhadap pengelolaan keuangan mahasiswa Universitas Jenderal Achmad Yani Yogyakarta. Latar belakang penelitian ini dilandasi oleh maraknya penggunaan layanan *buy now pay later* di kalangan mahasiswa, gaya hidup yang cenderung konsumtif, serta rendahnya literasi keuangan dan pengendalian diri yang dapat memengaruhi kemampuan pengelolaan keuangan. Hasil penelitian menunjukkan bahwa secara parsial, penggunaan *Shopee Paylater*, gaya hidup, literasi keuangan, dan *Self control* berpengaruh signifikan terhadap pengelolaan keuangan mahasiswa. Secara simultan, keempat variabel tersebut juga menunjukkan pengaruh positif yang signifikan. Temuan ini menunjukkan bahwa faktor perilaku, pengetahuan, dan pengendalian diri berperan penting dalam membentuk kemampuan mahasiswa mengelola keuangan secara efektif.

**Kata kunci:** *Shopee Paylater, gaya hidup, literasi keuangan, Self control, pengelolaan keuangan mahasiswa.*

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***THE INFLUENCE OF SHOPEE PAYLATER USAGE, LIFESTYLE,  
FINANCIAL LITERACY, AND SELF CONTROL ON STUDENT FINANCIAL  
MANAGEMENT***

***(An Empirical Study on Students of Universitas Jenderal Achmad Yani  
Yogyakarta)***

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***ABSTRACT***

*This study aims to analyze the influence of Shopee PayLater usage, lifestyle, financial literacy, and self-control on student financial management. The background of this research is based on the high usage of pay-later services among students, which has the potential to affect their financial behavior, either positively or negatively. This research employs a quantitative approach with a survey method and purposive sampling technique, targeting active students of Universitas Jenderal Achmad Yani Yogyakarta who use Shopee PayLater. Data were collected through questionnaires and analyzed using multiple linear regression. The results indicate that, partially, Shopee PayLater usage, lifestyle, financial literacy, and self-control significantly influence student financial management. Simultaneously, these four variables also demonstrate a significant positive influence. These findings highlight the importance of combining both external and internal factors in shaping prudent financial behavior among students.*

***Keywords:*** *Shopee PayLater, lifestyle, financial literacy, self-control, student financial management.*

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