

ABSTRAK

Siti Purniawatiningsih, Pengaruh *Locus of Control*, *Financial Experience*, *Lifestyle*, dan *Financial Socialization* Terhadap *Financial Management Behavior* Pada Mahasiswa Pengguna *Shopee Paylater* Fakultas Ekonomi dan Bisnis. Di bawah bimbingan M. Boy Singgih Gitayuda, S.E.,M.M.

Tujuan penelitian ini adalah untuk mengetahui pengaruh *Locus of Control*, *Financial Experience*, *Lifestyle*, dan *Financial Socialization* secara parsial pada *Financial Management Behavior* Mahasiswa Pengguna *Shopee Paylater* Fakultas Ekonomi dan Bisnis angkatan 2019.

Penelitian ini dilakukan dengan metode kuantitatif asosiatif. Analisis yang digunakan adalah analisis regresi linier berganda. Data yang digunakan pada penelitian ini adalah data primer dan sekunder, data primer diperoleh dari kuesioner yang dibagikan kepada responden dan data sekunder diperoleh dari literatur serta data dari kantor Tata Usaha. Teknik pengambilan sampel menggunakan metode nonprobability sampling dengan pendekatan purposive sampling dan diperoleh jumlah sampel sebanyak 90 responden.

Pengujian hipotesis yang digunakan adalah analisis regresi linier berganda dengan program SPSS 25. Hasil Uji t diketahui bahwa *Locus of Control* berpengaruh secara parsial terhadap *Financial Management Behavior* dengan nilai signifikan $0,000 < 0,05$, *Financial Experience* berpengaruh secara parsial terhadap *Financial Management Behavior* dibuktikan dengan nilai signifikan $0,010 < 0,05$, *Financial Socialization* berpengaruh secara parsial terhadap *Financial Management Behavior* dibuktikan dengan nilai signifikan $0,009 < 0,05$, dan *Lifestyle* tidak berpengaruh secara parsial terhadap *Financial Management Behavior* dibuktikan dengan nilai signifikan $0,639 > 0,05$. Koefisien determinasi (R^2) sebesar 0,563, yang berarti variabel independen secara bersama-sama mampu menjelaskan variabel dependen sebesar 56,3% sedangkan sisanya sebesar 43,7% dijelaskan oleh variabel lain yang tidak termasuk dalam model penelitian ini. Berdasarkan uji normalitas data, uji multikolinieritas, dan uji heteroskedastisitas tidak ditemukan adanya variabel yang menyimpang dari uji asumsi klasik.

Kata Kunci: *Locus of Control*, *Financial Experience*, *Lifestyle*, *Financial Socialization*, *Financial Management Behavior*, dan *Shopee Paylater*.

ABSTRACT

Siti Purniawatiningsih, The Influence of Locus of Control, Financial Experience, Lifestyle, and Financial Socialization on Financial Management Behavior in Students Using Shopee Paylater Faculty of Economics and Business. Under the guidance of M. Boy Singgih Gitayuda, S.E.,M.M.

The purpose of this study was to partially determine the effect of Locus of Control, Financial Experience, Lifestyle, and Financial Socialization on the Financial Management Behavior of Students Using Shopee Paylater, Faculty of Economics and Business class of 2019.

This research was conducted by associative quantitative method. The analysis used is multiple linear regression analysis. The data used in this study are primary and secondary data, primary data obtained from questionnaires distributed to respondents and secondary data obtained from literature and data from the Administrative office. The sampling technique used the nonprobability sampling method with a purposive sampling approach and obtained a total sample of 90 respondents.

Testing the hypothesis used is multiple linear regression analysis with the SPSS 25 program. The results of the t test show that Locus of Control has a partial effect on Financial Management Behavior with a significant value of $0.000 < 0.05$, Financial Experience has a partial effect on Financial Management Behavior as evidenced by the value significant $0.010 < 0.05$, Financial Socialization has a partial effect on Financial Management Behavior as evidenced by a significant value of $0.009 < 0.05$, and Lifestyle has no partial effect on Financial Management Behavior as evidenced by a significant value of $0.639 > 0.05$. The coefficient of determination (R^2) is 0.563, which means that the independent variables together are able to explain 56.3% of the dependent variable while the remaining 43.7% is explained by other variables not included in this research model. Based on the data normality test, multicollinearity test, and heteroscedasticity test, no variables were found that deviated from the classical assumption test.

Keywords: *Locus of Control, Financial Experience, Lifestyle, Financial Socialization, Financial Management Behavior, and Shopee Paylater*