

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan, pendapatan, dan perilaku konsumtif terhadap pembayaran cicilan *Shopee Paylater* pada mahasiswa Program Studi Manajemen Universitas Trunojoyo Madura. Pesatnya perkembangan teknologi finansial di Indonesia, khususnya di kalangan generasi muda yang semakin akrab dengan layanan keuangan digital seperti *Paylater*. Fenomena meningkatnya penggunaan *Shopee Paylater* di kalangan mahasiswa menimbulkan kekhawatiran terkait kemampuan mereka dalam mengelola pembayaran cicilan, terutama jika dipengaruhi oleh tingkat literasi keuangan, besaran pendapatan, dan kecenderungan perilaku konsumtif. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei terhadap mahasiswa manajemen sebagai responden. Data dikumpulkan melalui kuesioner yang mengukur tingkat literasi keuangan, pendapatan bulanan, perilaku konsumtif, dan disiplin pembayaran cicilan *Shopee Paylater*. Analisis data dilakukan untuk mengetahui hubungan dan pengaruh ketiga variabel independen tersebut terhadap variabel dependen, yaitu pembayaran cicilan *Shopee Paylater*. Hasil penelitian menunjukkan bahwa literasi keuangan berpengaruh positif terhadap kemampuan mahasiswa dalam membayar cicilan *Shopee Paylater*, sedangkan pendapatan juga berpengaruh signifikan namun dengan tingkat yang berbeda-beda tergantung pada sumber dan jumlah pendapatan yang diterima mahasiswa. Sementara itu, perilaku konsumtif terbukti berpengaruh negatif terhadap pembayaran cicilan, di mana mahasiswa dengan perilaku konsumtif tinggi cenderung mengalami kesulitan dalam memenuhi kewajiban pembayaran tepat waktu. Secara simultan, literasi keuangan, pendapatan, dan perilaku konsumtif berpengaruh signifikan terhadap pembayaran cicilan *Shopee Paylater*. Penelitian ini memberikan implikasi penting bagi mahasiswa agar meningkatkan literasi keuangan dan mengendalikan perilaku konsumtif, serta bagi pihak kampus dan penyedia layanan keuangan digital untuk memperkuat edukasi keuangan di kalangan mahasiswa.

Kata kunci: *Literasi keuangan, pendapatan, perilaku konsumtif, pembayaran cicilan, mahasiswa.*

ABSTRACT

This study aims to analyze the influence of financial literacy, income, and consumptive behavior on Shopee Paylater installment payments among students of the Management Study Program at Trunojoyo University Madura. The rapid development of financial technology in Indonesia, particularly among the younger generation who are increasingly familiar with digital financial services such as Paylater, has led to concerns about their ability to manage installment payments, especially if influenced by financial literacy levels, income levels, and consumer behavior tendencies. This study employs a quantitative approach using a survey method targeting management students as respondents. Data was collected through a questionnaire measuring financial literacy levels, monthly income, consumer behavior, and Shopee Paylater installment payment discipline. Data analysis was conducted to determine the relationship and influence of the three independent variables on the dependent variable, namely Shopee Paylater installment payments. The results of the study indicate that financial literacy has a positive influence on students' ability to pay Shopee Paylater installments, while income also has a significant influence but at varying levels depending on the source and amount of income received by students. Meanwhile, consumer behavior has been proven to have a negative influence on installment payments, where students with high consumer behavior tend to experience difficulties in fulfilling their payment obligations on time. Simultaneously, financial literacy, income, and consumer behavior significantly influence Shopee Paylater installment payments. This study has important implications for students to improve their financial literacy and control their consumer behavior, as well as for universities and digital financial service providers to strengthen financial education among students.

Keywords: *Financial literacy, income, consumer behavior, installment payments, students.*