

ABSTRAK

Shifa Salsa Billah Kristianto, 220541100057. Program Studi Psikologi, Fakultas Ilmu Sosial dan Ilmu Budaya, Universitas Trunojoyo Madura 2026. Gambaran Strategi Coping Stres Dalam Menghadapi Tagihan Shopee Paylater Pada Mahasiswa Perguruan Tinggi X.

Perkembangan layanan finansial digital seperti *Shopee PayLater* memberikan kemudahan bagi mahasiswa dalam melakukan transaksi, namun juga dapat menimbulkan risiko stres ketika tagihan menumpuk dan melebihi kemampuan finansial. Kondisi ini membuat mahasiswa rentan mengalami tekanan psikologis yang berdampak pada kesehatan mental dan prestasi akademik. Penelitian ini bertujuan untuk menggambarkan strategi coping stres mahasiswa Perguruan Tinggi X dalam menghadapi tagihan *Shopee PayLater*. Penelitian ini bertujuan untuk melihat gambaran strategi coping stresss dalam menghadapi tagihan *Shopee paylater* pada mahasiswa Perguruan Tinggi X Penelitian ini menggunakan pendekatan kualitatif dengan studi kasus dan teknik purposive sampling dengan teknik wawancara semi terstruktur, observasi, dan dokumentasi. Hasil penelitian menunjukkan bahwa lima mahasiswa pengguna *Shopee paylater* yang menjadi subyek dalam penelitian ini menggunakan kombinasi *problem focused coping* dan *emotion focused coping* dalam menghadapi tekanan finansial akibat tagihan *Shopee PayLater*. Strategi *problem focused coping* dilakukan melalui upaya mencari pinjaman, mengatur ulang keuangan, dan mencari pekerjaan tambahan. Sedangkan *emotion focused coping* terlihat dari perilaku menenangkan diri, menghindari tekanan penagihan untuk sementara waktu, dan mencari dukungan emosional dari orang terdekat. Fakta tersebut menjelaskan bahwa strategi *coping stres* sangat diperlukan individu untuk mengendalikan situasi karena tekanan tagihan *Shopeepaylater*

Kata Kunci: *Coping stres. PayLater, Mahasiswa*

ABSTRAK

Shifa Salsa Billah Kristianto, 220541100057. Psychology Study Program, Faculty of Social and Cultural Sciences, Universitas Trunojoyo Madura, 2026. The Description of Coping Stress Strategies in Dealing with Shopee PayLater Bills Among Students at University X.

The development of digital financial services such as Shopee PayLater makes it easier for students to make transactions, but it can also cause stress when bills pile up and exceed their financial capabilities. The condition makes student vulnerable to psychological pressure that affects their mental health and academic performance. The study aims to describe stress coping strategies among students at University X in dealing with Shopee PayLater bills. This study aims to examine the coping strategies used by students at University X in dealing with Shopee PayLater bills. This study uses a qualitative approach with case studies and purposive sampling techniques, including semi-structured interviews, observation, and documentation. The results show that the live Shopee PayLater users who were the subjects of this study used a combination of problem-focused coping and emotion-focused coping to deal with the financial pressure caused by Shopee PayLater bills. Problem-focused coping strategies were implemented through efforts to seek loans, reorganize finances, and find additional work. Meanwhile, emotion-focused coping was evident in behaviors such as self-soothing, temporarily avoiding collection pressure, and seeking emotional support from close friends and family. These findings indicate that stress coping strategies are essential for individuals to manage situations involving Shopee Paylater bill pressure.

Keywords: Coping Stress, Shopee PayLater, Students