

ABSTRAK

Nurul Fauziah. 210541100029. Program Studi Psikologi. Hubungan Antara *Locus of Control* Dengan *Dissaving Behavior* Pada Remaja Akhir Pengguna *Paylater*.

Fenomena *paylater* yang populer di kalangan remaja akhir di Surabaya menimbulkan kekhawatiran akan perilaku pengeluaran berlebih *dissaving behavior*. Penelitian ini bertujuan mengetahui hubungan antara *locus of control* antara *dissaving behavior* pada remaja akhir pengguna *paylater*. Penelitian ini menggunakan pendekatan kuantitatif korelasional. Dengan jumlah sampel 272 remaja akhir (18-22 tahun) pengguna *paylater* di Surabaya, dipilih melalui purposive sampling. Nilai reliabilitas pada skala *locus of control*: 0,720 sedangkan *dissaving behavior*: 0,884. Hasil uji hipotesis menunjukkan hubungan positif dan signifikan antara *locus of control* dan *dissaving behavior* ($r = 0,586$; $p < 0,01$). Artinya semakin tinggi *locus of control* eksternal, semakin tinggi pula *dissaving behavior*. Mayoritas responden berada pada kategori sedang untuk *locus of control* (60,7%) dan *dissaving behavior* (65,8%). Dimensi *chance* dominan dalam *locus of control*, sementara aspek kesediaan melakukan pengeluaran tidak biasa dominan dalam *dissaving behavior*. Hasil ini menekankan pentingnya penguatan internal *locus of control* sebagai upaya meminimalisir perilaku keuangan negatif pada remaja pengguna *paylater* dengan cara menyusun skala prioritas kebutuhan, dan memahami risiko yang terkait dengan penggunaan kredit digital seperti *paylater*.

Kata Kunci: *Locus of Control*, *Dissaving Behavior*, Remaja Akhir, *Paylater*

ABSTRACT

Nurul Fauziah. 210541100029. Psychology Study Program. The Relationship Between Locus of Control and Dissaving Behavior in Late Adolescent Paylater Users.

The popular phenomenon of “paylater” among late adolescents in Surabaya has raised concerns about excessive spending behavior, or “dissaving behavior.” This study aims to determine the relationship between locus of control and dissaving behavior among late adolescents who use paylater. This study uses a quantitative correlational approach. With a sample size of 272 late adolescents (aged 18-22) who use paylater in Surabaya, selected through purposive sampling. The reliability values for the locus of control scale were 0.720, while those for dissaving behavior were 0.884. The results of the hypothesis test showed a positive and significant relationship between locus of control and dissaving behavior ($r = 0.586$; $p < 0.01$). This means that the higher the external locus of control, the higher the dissaving behavior. The majority of respondents were in the moderate category for locus of control (60.7%) and dissaving behavior (65.8%). The chance dimension was dominant in locus of control, while the willingness to make unusual expenditures was dominant in dissaving behavior. These results emphasize the importance of strengthening internal locus of control as an effort to minimize negative financial behavior among teenagers who use paylater by prioritizing needs and understanding the risks associated with the use of digital credit such as paylater.

Keywords: Locus of Control, Dissaving Behavior, Late Adolescents, Paylater