ABSTRAK

PENGARUH LITERASI MANAJEMEN RISIKO *DAN FINANCIAL SELF-EFFICACY* TERHADAP *RISKY CREDIT BEHAVIOUR* DALAM PENGGUNAAN SHOPEE *PAYLATER*

(Studi Empiris pada Mahasiswa Akuntansi Universitas Sanata Dharma Angkatan 2021-2023)

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Penelitian ini bertujuan untuk mengetahui pengaruh literasi manajemen risiko dan *financial self-efficacy* terhadap *risky credit behaviour* dalam penggunaan Shopee *PayLater* di kalangan mahasiswa akuntansi yang berada di Universitas Sanata Dharma. Latar belakang penelitian ini adalah karena meningkatnya kasus kredit macet di kalangan usia muda, terutama pengguna layanan *buy now pay later* seperti Shopee *PayLater.*

Metode penelitian yang digunakan adalah metode kuantitatif dengan menggunakan kuesioner yang dibagikan melalui *google form*. Sampel dalam penelitian ini adalah mahasiswa Program Studi Akuntansi Sanata Dharma angkatan 2021, 2022 & 2023 yang pernah menggunakan Shopee *PayLater*. Pengambilan sampel dilakukan menggunakan teknik *purposive sampling* dengan jumlah responden sebanyak 105 orang.

Hasil penelitian ini menunjukan bahwa literasi manajemen risiko dan *financial self-efficacy* berpengaruh terhadap *risky credit behaviour*. Mahasiswa dengan literasi manajemen risiko yang tinggi cenderung lebih percaya diri dalam menggunakan layanan Shopee *PayLater.* Sedangkan, mahasiswa dengan *financial self-efficacy* yang tinggi cenderung lebih berhati-hati dalam menggunakan layanan Shopee *PayLater.*

Kata kunci: Literasi Manajemen Risiko, *Financial Self-Efficacy, Risky Credit Behaviour,* Shopee *PayLater*

ABSTRACT

THE INFLUENCE OF RISK MANAGEMENT LITERACY AND FINANCIAL SELF-EFFICACY ON RISKY CREDIT BEHAVIOR IN USING SHOPEE PAYLATER

(Empirical Study on Sanata Dharma University Accounting Students Batch 2021-2023)

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This study aims to determine the effect of risk management literacy and financial self-efficacy on risky credit behavior in using Shopee PayLater among accounting students at Sanata Dharma University. The background of this research is due to the increasing cases of bad credit among young people, especially users of buy now pay later services such as Shopee PayLater.

The research method used is a quantitative method using a questionnaire distributed via google form. The sample in this study were students of the Sanata Dharma Accounting Study Program class of 2021, 2022 & 2023 who had used shoppe paylater. Sampling was carried out using purposive sampling technique with a total of 105 respondents.

The results of this study indicate that risk management literacy and financial self-efficacy affect risky credit behavior. Students with high risk management literacy tend to be more confident in using Shopee PayLater services. Meanwhile, students with high financial self-efficacy tend to be more careful in using Shopee PayLater services.

Keywords: Risk Management Literacy, Financial Self-Efficacy, Risky Credit Behaviour, Shopee PayLater