

ABSTRAK

PENGARUH LITERASI KEUANGAN, GAYA HIDUP, KEPERCAYAAN, DAN KEMUDAHAN TERHADAP KEPUTUSAN PENGGUNAAN SHOPEE *PAYLATER* PADA MAHASISWA FKIP DI UNIVERSITAS SANATA DHARMA

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Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan, gaya hidup, kepercayaan, dan kemudahan terhadap keputusan penggunaan Shopee *PayLater* pada mahasiswa FKIP di Universitas Sanata Dharma.

Penelitian ini merupakan penelitian eksplanatori yang dilaksanakan di Universitas Sanata Dharma selama bulan April-Mei 2025. Populasi dalam penelitian ini adalah seluruh mahasiswa program sarjana (S1) Fakultas Keguruan dan Ilmu Pendidikan (FKIP) di Universitas Sanata Dharma yang menggunakan Shopee *PayLater*. Teknik pengambilan sampel menggunakan *accidental sampling* yang terdiri atas 342 mahasiswa. Pengumpulan data dilakukan melalui penyebaran tes untuk mengukur literasi keuangan dan kuesioner untuk mengukur gaya hidup, kepercayaan, kemudahan, serta keputusan penggunaan Shopee *PayLater*, yang disebarakan secara daring menggunakan *Google Form*. Teknik analisis data yang digunakan adalah regresi linear berganda.

Hasil analisis data menunjukkan bahwa: 1) literasi keuangan, gaya hidup, kepercayaan, dan kemudahan dapat menjadi prediktor keputusan penggunaan Shopee *PayLater* pada mahasiswa FKIP di Universitas Sanata Dharma; 2) literasi keuangan tidak berpengaruh terhadap keputusan penggunaan Shopee *PayLater* pada mahasiswa FKIP di Universitas Sanata Dharma; 3) gaya hidup berpengaruh positif terhadap keputusan penggunaan Shopee *PayLater* pada mahasiswa FKIP di Universitas Sanata Dharma; 4) kepercayaan tidak berpengaruh terhadap keputusan penggunaan Shopee *PayLater* pada mahasiswa FKIP di Universitas Sanata Dharma; dan 5) kemudahan berpengaruh positif terhadap keputusan penggunaan Shopee *PayLater* pada mahasiswa FKIP di Universitas Sanata Dharma.

Kata kunci: Keputusan Penggunaan Shopee *PayLater*, Literasi Keuangan, Gaya Hidup, Kepercayaan, Kemudahan

ABSTRACT

THE EFFECT OF FINANCIAL LITERACY, LIFESTYLE, TRUST, AND EASE OF USE ON THE DECISION TO USE SHOPEE PAYLATER AMONG FKIP STUDENTS AT SANATA DHARMA UNIVERSITY

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This study aims to determine the effect of financial literacy, lifestyle, trust, and ease of use on the decision to use Shopee PayLater among FKIP students at Sanata Dharma University.

This study, which took place from April to May of 2025 at Sanata Dharma University, aimed to provide an explanation. The population consisted of all undergraduate students from the Faculty of Teacher Training and Education (FKIP) at Sanata Dharma University who use Shopee PayLater. The sampling technique used was accidental sampling, resulting in a total of 342 respondents. The data were collected through an online test to measure financial literacy and questionnaire to measure lifestyle, trust, ease of use, and the decision to use Shopee PayLater, distributed via Google Form. The data were analyzed using multiple linear regression.

The data were collected through an online test and questionnaire using Google Form, and the data were analyzed using multiple linear regression.

The results of the data analysis indicate that: 1) financial literacy, trust, ease of use, and lifestyle can serve as predictors of the decision to use Shopee PayLater among FKIP students at Sanata Dharma University; 2) financial literacy did not effect students on the decision to use Shopee PayLater among FKIP students at Sanata Dharma University; 3) lifestyle had a positive effect students on the decision to use Shopee PayLater among FKIP students at Sanata Dharma University; 4) trust did not effect students on the decision to use Shopee PayLater among FKIP students at Sanata Dharma University; and 5) ease of use had a positive effect students on the decision to use Shopee PayLater among FKIP students at Sanata Dharma University.

Keywords: *usage decision Shopee PayLater, financial literacy, lifestyle, trust, ease of use*