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## **Financial Literacy, Financial Experience, and Financial Attitudes on Financial Management Behavior of Shopee Paylater Users**

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***Abstract:***

*This study explores the factors influencing financial management behavior among Shopee PayLater users, focusing on financial literacy, financial experience, and financial attitudes. The research was conducted in Pontianak City, targeting individuals who actively use Shopee PayLater services. By employing a purposive sampling technique, the study identifies the relative contributions of these factors to financial management behavior. The findings highlight the importance of financial attitudes as a key determinant, while financial literacy and financial experience show a less significant direct influence. These insights underscore the need for tailored interventions that prioritize shaping positive financial attitudes to improve financial behavior among digital credit users.*

**Keywords:** *Financial Literacy, Financial Experience, Financial Attitude, Financial Management Behavior, Shopee Paylater Users*

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### **1. Introduction**

The rapid development of technology today has encouraged innovation in several fields, one of which is the financial field commonly called financial technology (Fintech). Fintech is a new form of industry that uses technology to make progress in the application of finance. As a combination of financial services and technology, fintech brings many benefits to its users. Financial technology offers more product choices to fulfill many needs, better quality services, and lower prices. Fintech benefits the financial system, such as the ability to be more efficient in its operations and increased transparency as all financial transactions are recorded on the internet.

The emergence of fintech has made financial transactions begin to experience changes from using cash (cash) slowly began to shift to digital financial transactions. Digital financial transactions are increasingly in demand in the financial sector and will most likely replace cash and become the most effective way to process transactions quickly. Bank Indonesia (BI) reported that the value of electronic money transactions in

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August 2023 increased by 56.90% compared to a year earlier in August 2022. The use of fintech generally occurs in big cities such as Pontianak. The existence of merchants who implement a cashless payment system and those who work with e-commerce platforms as partners to carry out transactions such as topping up balances and making payments on the platform can support the development of fintech innovation in Pontianak City.

One of the fintech innovations that is currently popular among the public is *paylater*. According to the Financial Services Authority (OJK), *paylater* is a term for financing transactions for goods or services. Where the service provider will provide bailout funds to the borrower to pay for the transaction of goods or services needed. With *paylater*, users can buy something now and then be paid at a later date with a predetermined payment period. OJK noted that the number of Buy Now Pay Later user contracts grew by 18.18 million contracts or 33.25% on a year on year (YoY) basis to 72.88 million contracts as of May 2023 (OJK, 2023). In the same period in the previous year, buy now pay later users were 54.70 million contracts. Based on initial interviews with several Pontianak City residents who use *paylater* services, it can be stated that they often use the *paylater* payment system in shopping online. This is due to the convenience in making payments.

Currently, there are several e-commerce companies in Indonesia that provide the *paylater* feature as a payment method, one of which is Shopee. Shopee is one of the well-known e-commerce platforms that offers various products and services to customers. Shopee has become popular among the public because of its more competitive prices compared to other e-commerce platforms, as well as providing various attractive promos, fast delivery services, and a decent return policy.

Shopee offers several features to attract consumers, one of which is Shopee *paylater*. Shopee *Paylater* provides services to users who meet the requirements and can buy products with payments in installments according to the selected payment period. Shopee *paylater* is now increasingly in demand because it provides convenience in online shopping with the "Shop now, pay later (when due)" feature. This feature is very useful for people who have urgent desires or needs that must be met but do not have sufficient funds to make payments. In addition, Shopee *Paylater* has the advantage of shopping easily and quickly, in the Shopee application itself, payments using Shopee *Paylater* have many promos and free shipping. The creation or activation of Shopee *Paylater* is made automatically by creating or having a Shopee account but it needs to be activated first.

The convenience offered by *paylater* is very useful if used wisely because it can fulfill daily needs, help in managing finances and simplify the transaction process, but *paylater* users also need to know the advantages and disadvantages of features in advance because it can interfere with financial stability and the risk of irresponsible consumption patterns (Rohmatillah, 2019).

According to Rizkiawati & Asandimitra, (2018): "Financial management behavior can see the extent to which a person succeeds in making his financial plan. Financial

management behavior is also related to how a person can carry out their responsibilities and how to manage their own finances". The convenience of paylater has the potential to cause consumptive behavior in its users and cause undisciplined financial management such as accumulating installments, lack of savings, and no funds available for emergencies. Therefore, good financial management behavior is needed in order to anticipate the negative impacts arising from the use of paylater. Financial management behavior is influenced by several factors, one of which is financial literacy. Financial literacy is the ability to understand basic business and financial concepts and apply them appropriately and effectively. Someone with good financial literacy will be good at managing their finances. Chen & Volpe, (1998), state that financial literacy is the knowledge to manage finances as a guide in determining financial decisions.

**Table 1. Financial Services Authority Financial Literacy Index in West Kalimantan (2016-2022)**

No.	Year	Percentage
1	2016	30,55%
2	2019	36,48%
3	2022	51,95%

Source: data processed, 2023

Based on Table 1 according to the 2022 National Survey of Financial Literacy and Inclusion (SNLIK) from the Financial Services Authority (OJK), financial literacy in West Kalimantan Province has improved. West Kalimantan's financial literacy index score in 2022 was 51.95%, up from 36.48% in 2019. This shows that the level of financial literacy in West Kalimantan has developed quite well.

If someone has a good level of financial literacy, then they will be more careful in determining plans and be able to make financial decisions appropriately to improve performance. Apart from financial literacy, another factor that determines whether someone's financial management behavior is good or bad is financial experience. According to Yuianti & Silvy, (2013) Financial experience is the ability to make considerations from events related to financial problems that have been experienced (lived, felt, borne and so on) either long ago or recently occurred so that financial experience can encourage good financial management behavior.

Financial experience can reduce debt habits because it provides experience of the disadvantages of excessive debt and the risks of late installment payments. (Lusardi & Tufano, 2009). Shopee Paylater offers a loan product for users who need funds for shopping. However, behind this offer there are strict actions if users are late in paying the loan. If the payment is late, it will be required to pay a fine, and if it is too late, the user's account will be frozen. Someone who already has experience especially in financial matters will be more careful in managing their finances. From this experience a person will be able to make wiser and more appropriate financial decisions. The experience can be used as a consideration in financial management and decision-making.

The next factor that influences financial management behavior is financial attitude. Financial attitudes are defined as a person's state of mind, opinion and judgment towards their personal finances which are applied to attitudes. Financial attitude refers to how important it is to be involved in financial activities. Good financial management behavior can begin with the application of good financial attitudes. A person's financial attitude will affect the way they manage their money. If a person's financial attitude or financial assessment is good then their personal financial management behavior is also good. However, if a person's financial attitude or financial assessment is poor, then their personal financial management behavior is also poor (Asih & Khafid, 2020).

Thus as it looks at the development of fintech in Pontianak City, with an increase in the use of digital financial transactions and the adoption of innovations such as paylater services, presented through e-commerce platforms such as Shopee. Data shows significant growth in the use of paylater, while the importance of financial literacy is emphasized through an increase in the financial literacy index in West Kalimantan Province. Individual financial experience was also highlighted as a key factor influencing financial management behavior, with experience helping to reduce debt habits and increase awareness of financial risks. Meanwhile, the emphasis on good financial attitudes as the foundation for good financial management behavior is an important point emphasized in this study.

## **2. Theoretical Background**

### **Financial Literacy**

Financial literacy is the knowledge and understanding that a person has about basic concepts related to finance and how to manage personal finances properly. According to Chen & Volpe (1998), financial literacy includes the ability to understand and apply concepts such as savings, investment, insurance, and retirement planning in everyday life. A person with good financial literacy is able to make wise financial decisions, which in turn will affect their financial management behavior.

In Indonesia, financial literacy has experienced a significant increase in recent years. Based on data from the Financial Services Authority (OJK), financial literacy in West Kalimantan, for example, increased from 36.48% in 2019 to 51.95% in 2022 (OJK, 2022). This shows that more and more individuals understand the basics of financial management, which can affect how they interact with financial products, including the use of services such as Shopee PayLater.

### **Financial Experience**

Financial experience refers to the extent to which a person has been involved with financial matters, either directly or indirectly. According to Lusardi & Tufano (2009), financial experience can reduce one's tendency to get caught up in consumptive behavior and debt habits. This experience provides a deeper understanding of the consequences of financial decisions, which in turn can influence future financial decisions.

Financial experiences can help individuals to be more cautious in their financial management, especially when it comes to managing debt. For example, Shopee PayLater users who have had bad experiences with paying bills late or incurring fines might be more cautious in using the paylater facility in the future. This experience can encourage individuals to plan their finances better, avoid overspending, and manage their budget with more discipline.

#### Financial Attitude

Financial attitudes are related to how a person views and assesses financial matters and how these attitudes affect the decisions taken. Asih & Khafid (2020) state that individual financial attitudes can significantly influence financial management behavior. Positive attitudes towards financial management, such as the importance of saving or investing, can encourage individuals to be more careful in planning and managing finances.

A good financial attitude involves behaviors such as prudent debt management, saving for the future, and managing expenses wisely. Conversely, poor financial attitudes, such as the tendency to go into debt without planning, can lead to long-term financial problems. In the context of Shopee PayLater, users' attitudes towards using the paylater facility can determine how they manage bills and payments. Users who have a negative attitude towards the use of paylater may be more cautious in utilizing it, while those with a positive attitude tend to use this facility more frequently.

#### Financial Management Behavior

Financial management behavior includes the way a person plans, manages, and organizes their finances in everyday life. According to Rizkiawati & Asandimitra (2018), good financial management behavior involves an individual's ability to make effective financial plans, manage budgets, and carry out financial responsibilities in a disciplined manner. Poor financial management behavior, on the other hand, can lead to financial problems such as debt accumulation, inability to save, and absence of emergency funds.

Shopee PayLater users who are undisciplined in managing their finances can get trapped in consumptive behavior, which ultimately leads to difficulties in bill payments and overall financial management. Therefore, it is important for Shopee PayLater users to have good financial literacy, adequate financial experience, and a positive financial attitude to avoid the negative impact of using this service.

#### Relationship between Financial Literacy, Financial Experience, Financial Attitude, and Financial Management Behavior

Based on existing theory, financial literacy, financial experience, and financial attitudes are interrelated and influence individual financial management behavior. Research conducted by Chen & Volpe (1998) and Lusardi & Tufano (2009) shows that a good level of financial literacy will improve personal financial management, while financial experience and good financial attitudes will strengthen wise financial decisions.

For example, Shopee PayLater is a service that facilitates transactions but also risks causing consumptive behavior if not managed properly. Users who have a low level of financial literacy, limited financial experience, or poor financial attitudes may find it difficult to manage their use of paylater wisely, potentially leading to financial problems.

### **Related Research**

Some previous studies also show that financial literacy, financial experience, and financial attitudes play an important role in individual financial management. Research conducted by Hajar & Khafid (2018) shows that individuals with good financial literacy tend to be better at managing personal finances and avoiding debt problems. Meanwhile, research by Yulianti & Silvy (2013) emphasizes the importance of financial experience in reducing consumptive behavior and improving more disciplined financial management.

Thus, this research is expected to provide a better understanding of the factors that influence financial management behavior among Shopee PayLater users, and provide recommendations for users and service providers to improve their financial management.

### **3. Methodology**

The type of research used in this study is an associative research method with a quantitative approach. The associative method aims to determine the relationship between two or more variables, as explained by Sugiyono (2018). In the context of this research, associative research is used to explore the relationship between the Influence of Financial Literacy, Financial Experience, and Financial Attitudes on the Financial Management Behavior of Shopee Paylater Users in Pontianak City.

The difference between associative research methods and other research methods lies mainly in the analytical approach and research focus. The associative method focuses on identifying the relationship between two or more variables through statistical analysis. A quantitative approach is used in data collection and analysis, using statistical techniques such as regression or correlation analysis. On the other hand, other research methods such as descriptive or experimental may focus more on describing phenomena or testing the effects of interventions. In addition, qualitative approaches often focus on an in-depth understanding of context and individual experiences. Therefore, these differences reflect different focuses and analytical approaches in answering the research questions.

The population in this study were Shopee paylater users in Pontianak City. This study uses purposive sampling technique where the definition of purposive According to Sugiyono (2021) "purposive sampling is a sampling technique that is carried out and based on certain considerations tailored to research objectives". Purposive sampling is included in the type of non-probability sampling which means that it does not provide the same opportunity from each population. In this study, the data collection

technique that will be used is a questionnaire with a sample size of 150 respondents. The criteria for sample selection are: Pontianak City residents who are at least 17 years old. Have a shopee paylater account and have used it at least once in 2022-2023.

The independent variables in this study are: Financial Literacy (X1), Financial Experience (X2), Financial Attitudes (X3), The dependent variable in this study is Financial Management Behavior (Y). The measurement scale used in this study is the Likert Scale. According to Sugiyono (2021): "The Likert scale is used to measure the attitudes, opinions and perceptions of a person or group of people about social phenomena." With the Likert scale the variables to be measured are translated into variable indicators.

## 4. Empirical Findings/Result

### A. Respondent Characteristics

Most of the respondents were female (66.7%). The majority of respondents were aged 18-22 years (51.3%). The most common last education was high school/equivalent (60%). The majority of respondents were students (54.7%).

### B. Instrument Test

Validity and reliability tests were carried out on the questionnaire, showing that the instruments used in this study were valid and reliable. The classical assumption test shows that the data is normally distributed and there is no multicollinearity between the independent variables.

### C. Statistical Analysis

#### 1. Multiple Linear Regression Analysis

Multiple linear regression analysis to determine the effect between the independent variable and the dependent variable conducted on 150 respondents who use shopee *paylater* in Pontianak City. The following is a Multiple Linear Regression Analysis Table:

**Table 2. Multiple Linear Regression Analysis Results**

		<b>Coefficients<sup>a</sup></b>		t	Sig.
		Unstandardized Coefficients	Standardized Coefficients		
Model		B	Std. Error	Beta	
1	(Constant)	13.857	3.650		3.796 .000
	Financial Literacy	.133	.087	.129	1.522 .130
	Financial Experience	.055	.072	.066	.758 .450
	Financial Attitude	.352	.055	.514	6.365 .000

a. Dependent Variable: Financial Management Behavior

Source: Data processed by SPSS 25, 2024

From table 2, it can be seen that the multiple linear regression equation is as follows:  

$$Y = 13.857 + 0.133 X1 + 0.055 X2 + 0.352 X3$$

The multiple linear regression equation can be explained as follows:

- The constant value is 13.857 which explains that if the Financial Literacy, Financial Experience, and Financial Attitude variables are equal to 0 (zero), the Financial Management Behavior variable increases by 13.857.

- b. If Financial Literacy increases by one unit, the effect on Financial Management Behavior will increase by 0.133.
- c. If the Financial Experience increases by one unit, the effect on Financial Management Behavior will increase by 0.055.
- d. If the Financial Attitude increases by one unit, the effect on Financial Management Behavior will increase by 0.352.

## 2. Correlation Coefficient Analysis (R)

Correlation analysis is carried out in order to test associative hypotheses, namely the relationship between variables in the population through data on the relationship between variables in the sample.

The results of the correlation coefficient test calculation can be seen in the following table:

**Table 3. Correlation Coefficient Test Results (R)**

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.637 <sup>a</sup>	.406	.394	3.061
a. Predictors: (Constant), Financial Attitude, Financial Literacy, Financial Experience				
b. Dependent Variable: Financial Management Behavior				

Source: Data processed by SPSS 25, 2024

From Table 3, it can be seen that the R (correlation) value obtained is 0.673. Where this value is between 0.60 - 0.799 this means that between Financial Literacy (X1), Financial Experience (X2) and Financial Attitudes (X3) on Financial Management Behavior (Y) has a strong relationship.

## 3. Coefficient of Determination Analysis (R<sup>2</sup>)

This test is to determine how much contribution variable X makes to variable Y. The results of the Coefficient of Determination (R<sup>2</sup>) test calculation can be seen in Table 4.18 which states that the coefficient of determination (R<sup>2</sup>) or R Square obtained is 0.406. This means that 40.6% (1 x 0.406 x 100%) of the influence on Financial Management Behavior is explained by the variables of Financial Literacy, Financial Experience and Financial Attitudes, while the remaining 59.4% is explained by other variables that are not included in the research variables.

## 4. Simultaneous Effect Test (F Test)

The simultaneous influence test is used to determine whether the independent variables jointly affect the dependent variable. The results of the simultaneous test (F test) can be seen in the following table:



**Table 4. Simultaneous Effect Test Results**

ANOVA <sup>a</sup>					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	936.765	3	312.255	33.318	.000 <sup>b</sup>
Residuals	1368.308	146	9.372		
Total	2305.073	149			

a. Dependent Variable: Financial Management Behavior

b. Predictors: (Constant), Financial Attitude, Financial Literacy, Financial Experience

Source: Data processed by SPSS 25, 202

Based on the results of the F test in Table 4, it can be seen that the independent variable has a significant effect on the dependent variable. This can be seen from the Sig. probability value of  $0.000 < 0.05$ , meaning that the variables of Financial Literacy, Financial Experience, and Financial Attitudes simultaneously have an influence on Management Behavior.

### 5. Partial Effect Test (T Statistical Test)

This T test is conducted to determine the effect of each or partially the independent variables of Financial Literacy, Financial Experience, and Financial Attitudes on the dependent variable of Financial Management Behavior. The partial test results (T test) can be seen in the following table:

**Table 5. Partial Effect Test Results (T Statistical Test)**

Coefficients <sup>a</sup>					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	13.857	3.650		3.796	.000
Financial Literacy	.133	.087	.129	1.522	.130
Financial Experience	.055	.072	.066	.758	.450
Financial Attitude	.352	.055	.514	6.365	.000

a. Dependent Variable: Financial Management Behavior

Source: Data processed by SPSS 25, 2024

Based on Table 3, it can be seen that the results of the partial effect test (t test) produce a Sig. value which will be interpreted as follows:

- The significant level on the Financial Literacy variable (X1) is  $0.130 > 0.05$ . This means that the Financial Literacy variable partially has no significant effect on the Financial Management Behavior variable (Y), so  $H_0$  is accepted and  $H_a$  is rejected.
- The significant level in the Financial Experience variable (X2) is  $0.450 > 0.05$ . This means that the Financial Experience variable partially has no significant effect on the Financial Management Behavior variable (Y), so  $H_0$  is accepted and  $H_a$  is rejected.
- The significant level on the Financial Attitude variable (X3) is  $0.000 < 0.05$ . This means that the Financial Attitude variable partially has a significant effect on the Financial Management Behavior variable (Y), so  $H_a$  is accepted and  $H_0$  is rejected.

## **5. Discussion**

This study examines the influence of financial literacy, financial experience, and financial attitudes on the financial management behavior of Shopee PayLater users in Pontianak. Using multiple linear regression analysis, the research explores how these independent variables contribute to users' financial management in the context of digital credit services.

The findings reveal that financial literacy does not significantly impact financial management behavior among Shopee PayLater users. This suggests that having financial knowledge alone is insufficient to encourage effective financial management unless it is practically applied in daily life. This aligns with prior studies emphasizing the gap between knowledge and actionable financial behaviors (Chen & Volpe, 1998; Dewanti & Asandimitra, 2021).

Similarly, financial experience was found to have no significant effect on financial management behavior. While past financial experiences can shape decision-making, this finding implies that experience alone may not directly lead to better financial management practices, particularly in the context of credit usage. This supports research indicating that experience must be coupled with deliberate financial planning and decision-making skills (Safitri & Kartawinata, 2020).

In contrast, financial attitudes emerged as a significant determinant of financial management behavior. This underscores the critical role of individual mindset, beliefs, and values in shaping financial decisions and actions. Positive financial attitudes, such as self-control and a proactive approach to managing finances, have consistently been linked to better financial outcomes (Herdjiono & Damanik, 2016; Putri & Andarini, 2022).

These results highlight the need for targeted interventions to enhance financial attitudes, as they play a pivotal role in improving financial management behavior. Moreover, while financial literacy and experience are essential, their practical impact may depend on how individuals internalize and apply this knowledge in their financial decision-making.

For further context, studies show that the growing popularity of PayLater services like Shopee PayLater has brought financial inclusion to a broader audience, but it also raises concerns about responsible credit usage. According to experts, fostering financial responsibility requires a comprehensive approach that combines education, supportive policies, and user awareness (Anam, 2022; Annur, 2022). This research contributes to this discourse by identifying key behavioral factors that can guide policy and program development to promote better financial habits.

## 6. Conclusions

Based on the results of research and data analysis that has been carried out, it can be concluded that there is a strong relationship between Financial Literacy, Financial Experience, and Financial Attitudes towards Financial Management Behavior, as indicated by the correlation coefficient (R) value of 0.637. Financial Attitude has a significant influence on Financial Management Behavior with a significance value of 0.000, indicating that the more positive a person's financial attitude, the better their financial management behavior. Although Financial Literacy and Financial Experience are related to Financial Management Behavior, they have no significant effect partially with a significance value of 0.130 and 0.450 respectively. A total of 40.6% variability in Financial Management Behavior can be explained by the three independent variables studied, while the other 59.4% is influenced by other variables not included in this study.

Based on these findings, it is recommended to increase educational programs and interventions that focus on improving financial attitudes, as this is proven to be a significant factor in improving financial management behavior among Shopee PayLater users, especially among students. Although financial literacy and experience did not show a significant effect partially, it is still important to improve general financial understanding through training and workshops on basic financial literacy. Further research is also needed to include other variables that may have an effect on financial management behavior, such as other psychological, social, and demographic factors.

The implications of this study cover various aspects. First, the results of this study can be used as a basis for educational institutions to develop a curriculum that includes financial education that not only focuses on knowledge but also on the formation of positive financial attitudes. Secondly, service providers such as Shopee PayLater can use these findings to develop features or programs that help users manage their finances better, for example through providing appropriate financial information or advice. Third, the government and financial institutions can design campaigns or initiatives aimed at improving people's financial attitudes, given the importance of financial attitudes in influencing better financial management behavior. Through these conclusions, suggestions, and implications, it is hoped that awareness and concrete actions can be created to improve financial management behavior among the public, especially users of digital financial services such as Shopee PayLater.

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