

# Pengaruh tingkat financial literacy dan financial self-efficacy terhadap risky credit behavior mahasiswa dalam penggunaan fitur buy now pay later = The effect of financial literacy and financial self-efficacy levels on risky credit behavior of college students on buy now pay later feature

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## Abstrak

Penelitian ini bertujuan untuk meneliti pengaruh antara financial literacy dan risky credit behavior dengan mediasi financial self-efficacy dan moderasi financial stress. Pengambilan data dilakukan dengan metode purposive sampling menggunakan survei online kepada mahasiswa yang pernah menggunakan metode pembayaran paylater. Sebanyak 120 responden terkumpul yang kemudian diolah dan dianalisis menggunakan metode regresi dengan menggunakan SPSS 26. Hasil penelitian menunjukkan bahwa financial literacy signifikan berpengaruh negatif terhadap risky credit behavior mahasiswa. Selanjutnya, subjective financial literacy memiliki efek negatif yang lebih besar daripada objective financial literacy terhadap risky credit behavior. Penelitian ini juga menemukan bahwa efek moderasi dari financial stress berhasil mempengaruhi hubungan antara subjective financial literacy dan risky credit behavior namun peranan efek moderasi terhadap objective financial literacy belum terlihat signifikansinya. Selanjutnya, financial self-efficacy signifikan memediasi secara parsial hubungan antara subjective financial literacy dan risky credit behavior namun tidak memediasi hubungan pada objective financial literacy.

This study aims to analyze the effect of financial literacy on risky credit behavior with financial self-efficacy as an mediating variables and financial stress as an moderating variables. Data collection was carried out by purposive sampling method using online surveys to students who had used the paylater payment method. A total of 120 respondents were collected which were then processed and analyzed using the regression method using SPSS 26. The results showed that financial literacy had a significant negative effect on the risky credit behavior of students. Furthermore, subjective financial literacy has a greater negative effect than objective financial literacy on risky credit behavior. This study also finds that the moderating effect of financial stress has succeeded in influencing the relationship between subjective financial literacy and risky credit behavior, but the role of the moderating effect on objective financial literacy has not been shown to be significant. Furthermore, financial self-efficacy partially partially mediates the relationship between subjective financial literacy and risky credit behavior but does not mediate the relationship on objective financial literacy.