

The Influence Of Self-Control And Financial Attitude On The Financial Management Behavior Of Shopee Paylater Users

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Abstract.

This study is entitled "The Effect of Self-Control and Financial Attitude on the Financial Management Behavior of Shopee PayLater Users". This study aims to analyze the influence of Self-Control and Financial Attitude on the Financial Management Behavior of Shopee PayLater Users. Financial management behavior is a serious matter among young people, because they grow up amidst a lack of attention to their financial condition and debt that is very easy to obtain through the use of existing financial facilities. Self-Control and Financial Attitude are two factors that are thought to be able to influence Financial Management Behavior. This study uses a quantitative method with primary and secondary data obtained from research objects and data sources obtained through intermediary media. The sample in this study took 60 students of the Sampit College of Economics (STIE) who use Shopee PayLater. The data analysis technique used is multiple linear regression analysis to test the research hypothesis. The results of the study show that the results of the t-test (partial) indicate that Self-Control influences the Financial Management Behavior of Shopee PayLater users. This is evidenced by the value of $t_{hitung} > t_{tabel}$, namely $4.995 > 2.000324$ with a significance level of $0.001 < 0.05$. Financial Attitude influences the Financial Management Behavior of Shopee PayLater users. This is evidenced by the value of $t_{hitung} > t_{tabel}$, namely $3.425 > 2.000324$ with a significance level of $0.001 < 0.05$. The F test (simultaneous) shows that Self Control and Financial Attitude influence the Financial Management Behavior of Shopee PayLater users. This is evidenced by the value of $F_{hitung} > F_{tabel}$, namely $63.299 > 3.16$ with a significance level of $0.000 < 0.05$. These findings provide implications for Shopee PayLater users in understanding the factors that can influence financial management behavior before making decisions to use the services offered.

Keywords: Self Control; Financial Attitude and Financial Management Behavior.

I. INTRODUCTION

Background

From a developmental perspective, changes continue to occur in various aspects of human life over time. This reflects human adaptation to environmental changes, new needs, and advances in knowledge and technology. One example is technological development. Technology is developing rapidly, due to the internet's widespread use, which necessitates continuous updates. All activities are carried out systematically and automatically, with internet technology developing not only to connect people worldwide but also as a basis for transaction processes (Hamdan, 2018). Technology greatly assists the public in receiving services. Likewise, services in the financial sector have evolved over time. One example is financial technology, often abbreviated as fintech, which refers to the use of technology to provide innovative and efficient financial services. According to Iman (2016), fintech is the implementation and utilization of technology to improve banking and financial services, generally carried out by startups that utilize software, internet, and communication technology. Fintech brings changes to people's lives, making them more practical and faster, thus driving the economy towards a more modern, efficient, and effective direction. One such option is paylater. The term "paylater" comes from the words "pay," meaning to pay, and "later," meaning later. Broadly speaking, paylater is a payment method that offers installments without the need for a credit card. The digital company in question will advance the payment when you purchase a product.

You will then pay the bill according to the due date the following month. The payment period can also be adjusted according to the tenor you choose. Currently, paylater is available on various platforms, from e-commerce, marketplaces, online transportation, and various other digital companies. The paylater

method is one solution for consumers to meet their needs and desires. Paylater is an online loan method that is carried out without a credit card, and consumers will repay the loan in installments until a predetermined payment period (Fajrussalam et al., 2022). One application that uses the Buy Now Pay Later system is Shopee Paylater. Among teenagers and adults, the Shopee Paylater feature is very tempting. Especially when they see an item they want to own but they don't have enough money right away, then with Shopee Paylater can be a shortcut in getting the item, this makes Shopee Paylater the top rank of the most frequently used paylater services. Therefore, many teenagers use Shopee Paylater because of its ease of use and can be done anytime. The presence of Shopee Paylater will trigger the growth of consumptive behavior among teenagers, because of the ease of payment and can be done anytime and anywhere, even if they don't have money.

Especially if they see the price of an item they want has decreased or is discounted, then without thinking twice they will immediately buy it to avoid running out of stock by paying through the Shopee Paylater feature. However, on the other hand, the use of Shopee Paylater can backfire on them without clear consideration. The increasing popularity of the Shopee PayLater service has given rise to various new challenges in personal financial management. If they are late in paying their Shopee PayLater bill, they will be in debt and stuck in difficulty paying the bill. In Indonesia, Shopee PayLater has become a popular payment method among online shopping platform users. However, this popularity often gives rise to the phenomenon of abuse, where individuals tend to overuse Shopee PayLater without considering their financial capabilities. This allows people to have greater control over when and how they repay loans and how they approach and manage their finances. Moreover, some services even offer attractive promotions and discounts for users who pay on time or use their services regularly. This factor adds to the appeal for some people. However, behind all the benefits and advantages offered, there are various risks that need to be considered. Reporting from CNN Indonesia, the Financial Services Authority (OJK) recorded that the total debt of people in PayLater has reached Rp. 6.13 trillion as of March 2024, an increase of 23.90% compared to March 2023. This is due to the easier requirements for using PayLater compared to bank credit cards and the high interest rates. The service often offers much higher interest rates than other formal financial institutions. This situation has the potential to trap users in a cycle of debt that is difficult to escape, especially if they cannot meet their obligations on time.

Many Indonesian Shopee PayLater users lack self-control when it comes to spending. The availability of easy and fast payment options makes people more likely to spend than they planned. This can lead to unmanageable debt and difficulty managing personal finances. BBC News Indonesia reported that due to the "buy now, pay later" approach, many young people are trapped in PayLater debt. Some are unable to secure home loans due to PayLater arrears, and a growing number are defaulting on their loans. This suggests that Shopee PayLater can also reflect an individual's financial attitudes and management behavior. Users who lack financial discipline may tend to use this option as a way to satisfy their shopping desires without considering the long-term consequences. This can lead to poor financial management, including accumulating debt and difficulty achieving financial goals. One of the phenomena that occurred based on interviews conducted with students from the Sampit College of Economics (STIE) who use Shopee Paylater said, "Indeed, the lack of good financial management, as well as a lack of self-control and financial attitude, makes it difficult to meet existing installments and accumulate interest, due to carelessness in using PayLater excessively beyond what can be paid. Then also ignoring payment obligations or delaying payments because they prefer to use their money for other things. Before using the services offered, they do not consider carefully, tend to buy items that are not actually needed because they are tempted by the service of being able to pay later." Therefore, being a teenager today, must be smart and careful in managing finances. A person's actions in managing or organizing their finances can help them in their daily lives. Good Financial Management Behavior tends to be more accustomed to compiling, implementing, evaluating actions, and overcoming existing problems in their financial planning (Humaidi et al, 2020).

Self Control Self-control is a person's ability to take action or do something. Therefore, every individual must have self-control for themselves so that they can carry out these things more focused. According to Goldfried and Merbaum (in Fatimah, 2013), self-control is defined as the ability to organize, guide, organize, and direct forms of behavior that can lead individuals towards positive consequences. Self-

control also describes an individual's decision through cognitive consideration to integrate behaviors that have been arranged to improve certain results and goals. There is previous research that states that self-control has a positive and significant effect on financial management behavior (Imelda Charylvia, Aliamuddin Rizal Riva'i, 2023). And there is also previous research that says self-control does not have a significant effect on financial management behavior (Imawati Yosida, et al., (2020)). *Financial Attitude* Financial attitude describes an individual's behavior toward their finances, which is translated into attitudes. Financial attitude is a state of mind, opinions, and judgments about finances (Pankow, 2003). Financial attitude can help individuals determine their attitudes and behaviors, both in financial management, budgeting, and decision-making. Financial attitude determines how individuals save, accumulate, and spend money (Siswanti and Halida, 2020). Previous research suggests that financial attitude has a positive and significant effect on financial management behavior (Dwita Oka Futryan, Serli Oktapiani, 2023). Furthermore, previous research suggests that financial attitude does not significantly influence financial management behavior (Anastasya Laga, Achmad Hizazi, Yuliusman, 2023). Based on the above background, with the support of the above theory, the author is interested in conducting research with the title "The Influence of Self Control and Financial Attitude on the Financial Management Behavior of Shopee Paylater users".

Formulation of the problem

Based on the background above, the problems that can be studied in this research are:

1. Does Self Control affect the Financial Management Behavior of Shopee PayLater service users?
2. Does Financial Attitude influence the Financial Management Behavior of Shopee PayLater service users?
3. Do Self Control and Financial Attitude Influence the Financial Management Behavior of Shopee PayLater Users?

Research purposes

The objectives to be achieved in this research are:

1. To determine the influence of Self Control on the Financial Management Behavior of Buy Now Pay Later service users.
2. To determine the influence of Financial Attitude on the Financial Management Behavior of Buy Now Pay Later service users.
3. To determine the influence of Self Control and Financial Attitude on the Financial Management Behavior of Buy Now Pay Later service users.

II. LITERATURE REVIEW

Theoretical basis

Financial Management Behavior

Financial Management Behavior Financial management is a person's actions in managing their finances in everyday life. This relates to how a person organizes and utilizes available financial resources. This behavior involves a person's financial responsibility in managing finances effectively. According to Kholilah & Iramani (2013), "Financial management behavior is defined as a person's ability to manage, namely planning, budgeting, checking management, controlling, searching for and storing daily financial funds."

Self Control

Self Control is "self-control", this ability helps a person regulate, guide, and direct their actions towards positive things. Golgfriend and Merbaum (in Fatimah, 2011) define self-control as the ability to organize, guide, regulate, and direct behavior that can lead an individual toward positive consequences. Self-control also describes an individual's decision through cognitive consideration to integrate behavior that has been organized to improve certain desired outcomes and goals.

Financial Attitude

Financial Attitude Attitude is crucial for achieving financial success or failure. A positive attitude influences positive behavior. Good and appropriate financial management behavior can begin with adopting sound and appropriate financial attitudes. Financial attitude is defined as a consumer's state of mind,

opinions, and assessment of buy now pay later services, as reflected in their decision-making and management of their use of buy now pay later services. According to Pankow (2003) Financial Attitude is a state of mind, opinion, and assessment of personal finances that is applied to attitudes.

Previous Research

1. Research by Dwita Oka Futryan and Serli Oktapiani entitled "The Influence of Financial Self-Efficacy, Financial Knowledge, and Financial Attitude on Financial Management Behavior." The results are as follows: Financial Attitude has a significant positive effect on Financial Management Behavior.
2. Research by Anastasya Laga, Achmad Hizazi, and Yuliusman entitled "The Effect of Financial Literacy, Financial Attitude, Locus of Control, and Lifestyle on Financial Management Behavior (Case Study on Undergraduate Accounting Study Program Students of the Faculty of Economics and Business, Jambi University)". The results of the study are as follows: Financial Attitude does not have a significant effect on Financial Management Behavior.
3. Research by Imelda Charlyvia and Alimuddin Rizal Riva'I entitled "The Influence of Financial Literacy, Personality Traits and Self-Control on Financial Management Behavior (Study on Thai Artist Fans)". The results of the study are as follows: Self-control has a significant positive effect on financial management behavior.

Conceptual Framework

A framework for thinking can be created as follows:

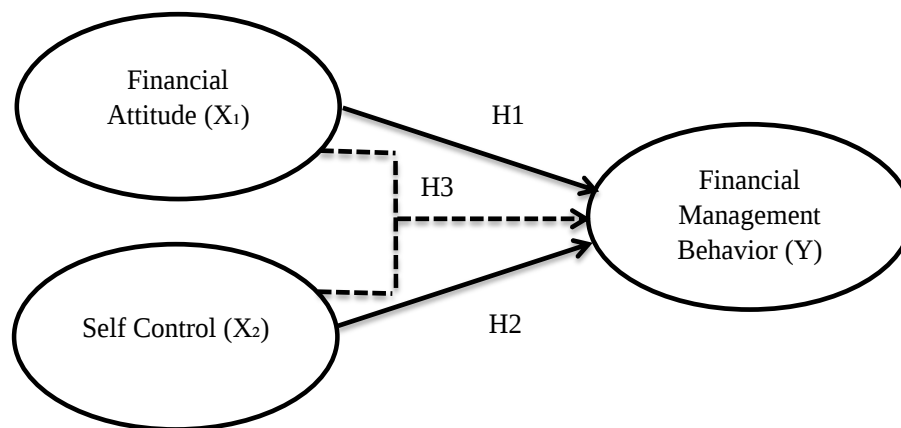


Fig 1. Conceptual Framework

Information :

- Partially influential
 - - - - - → Simultaneous influence

Source: Data created, 2025

Hypothesis

According to Ismael Nurdin and Sri Hartati (2019), a hypothesis is a temporary, non-final conclusion; a provisional answer; or a tentative assumption; which is a researcher's construct regarding a research problem, stating the relationship between two or more variables. The hypothesis is stated as follows:

1. It is suspected that Self Control has a significant influence on the Financial Management Behavior of Shopee PayLater users.
2. It is suspected that Financial Attitude has a significant influence on Shopee PayLater's Financial Management Behavior.
3. It is suspected that Self Control and Financial Attitude have a significant influence on Shopee PayLater Financial Management Behavior.

III. METHODS

Research Design

The research design is formulated with the aim of providing a clear direction and targets for the author to achieve in this study. If the research objectives are clear and well-formulated, the research and

problem-solving will proceed smoothly. According to Sugiyono (2017), a research method is essentially a scientific way to obtain data for a specific purpose and use.

Population and Sample

Population

Population refers to the objects or subjects, and the total number of people, objects, events, and institutions in a study. In quantitative research, the population is defined based on the research objectives. According to Sugiyono (2017), a population is a generalized area consisting of objects/subjects with certain qualities and characteristics determined by the researcher to be studied and then conclusions drawn. The population used in this study was 563 students at the Sampit College of Economics (STIE).

Sample

A sample can simply be defined as a portion of a population that serves as the actual source of data in a study. In other words, a sample is a portion of the population that represents the entire population. In this study, the sampling technique used was non-probability sampling. Researchers used Accidental Sampling. Accidental sampling, according to Sugiyono (2017), is a sampling technique based on chance, namely consumers who happen to meet researchers can be used as samples.

Operational Definition of Research Variables

The variables used in this study consist of the independent variables, namely Self-Control (X_1) and Financial Attitude (X_2), while the dependent variable is Financial Management Behavior (Y). The operational definitions of each variable are as follows:

Self Control

Golgfriend and Merbaum (in Fatimah, 2011) define self-control as the ability to organize, guide, regulate, and direct forms of behavior that can lead individuals toward positive consequences. Self-control indicators can be measured by (Thug et al, 2012):

1. Ability to control one's own will.
2. Self-discipline.
3. The ability to delay gratification.

Financial Attitude

According to Pankow (2003), financial attitude is a person's state of mind, opinions, and judgments about personal finances, which are translated into behavior. Shohib, as cited in Siswanti and Halida (2020), states that there are five indicators of financial attitude, including:

1. Power prestige.
2. Retention time.
3. Distrust.
4. Quality.
5. Anxiety.

Financial Management Behavior

According to Kholilah & Iramani (2013), "Financial management behavior is defined as a person's ability to organize, namely planning, budgeting, auditing, controlling, searching for and storing daily financial funds." According to Dew & Xiao in Herdjiono (2016), indicators of a person's financial management behavior can be seen from four things, namely:

1. Consumption.
2. Cash-flow Management.
3. Saving and Investment.
4. Credit Management.

IV. RESULTS AND DISCUSSION

Results of the Validity Test of Research Instruments

The validity test requirements according to Sugiyono (2011) state that the validity test requirements are: The questionnaire is declared valid if the correlation value (r) is > 0.30 with a significance level of < 0.05 . The questionnaire is declared invalid if the correlation value (r) is < 0.30 with a significance level of $>$

0.05. The results of the instrument validity test in this study, taken from 60 STIE students who used Shopee PayLater, are as follows:

Table 1. Results of the Validity Test of Research Instruments

Variables	Statement	N	Correlation	Significant	Note
<i>Self Control</i> (X_1)	X _{1.1}	30	0.912 > 0.3	0.000 < 0.05	Valid
	X _{1.2}	30	0.842 > 0.3	0.000 < 0.05	Valid
	X _{1.3}	30	0.817 > 0.3	0.000 < 0.05	Valid
<i>Financial Attitude</i> (X_2)	X _{2.1}	30	0.818 > 0.3	0.000 < 0.05	Valid
	X _{2.2}	30	0.780 > 0.3	0.000 < 0.05	Valid
	X _{2.3}	30	0.816 > 0.3	0.000 < 0.05	Valid
	X _{2.4}	30	0.779 > 0.3	0.000 < 0.05	Valid
	X _{2.5}	30	0.802 > 0.3	0.000 < 0.05	Valid
<i>Financial Management Behavior</i> (Y)	Y ₁	30	0.892 > 0.3	0.000 < 0.05	Valid
	Y ₂	30	0.943 > 0.3	0.000 < 0.05	Valid
	Y ₃	30	0.887 > 0.3	0.000 < 0.05	Valid
	Y ₄	30	0.909 > 0.3	0.000 < 0.05	Valid

Source: Data processed, 2025

From the results of the validity test of the research instrument above, it shows that the three variables, namely Self Control (X_1), Financial Attitude (X_2), and Financial Management Behavior (Y), all statement items have a correlation coefficient value (r) > 0.3 with a significance level < 0.05 and all statement items above are declared valid. Thus, it can be concluded that each statement item used is feasible and can be trusted to collect data that will be used in this study.

Results of the Reliability Test of Research Instruments

According to Sugiyono (2017), a research instrument's reliability test is a series of measurements or a set of measuring tools that demonstrate consistency when repeated measurements are made. An instrument is considered reliable if it has a reliability coefficient of 0.6 or higher. If alpha is less than 0.6, it is considered unreliable.

Table 2. Results of the Reliability Test of Research Instruments

Variables	N	Cronbach's Alpha (α)	Information
<i>Self Control</i> (X_1)	30	0.818 > 0.6	Reliable
<i>Financial Attitude</i> (X_2)	30	0.858 > 0.6	Reliable
<i>Financial Management Behavior</i> (Y)	30	0.927 > 0.6	Reliable

Source: Processed data, 2025

The results of the reliability test of the research instrument above indicate that the three variables, namely Self Control (X_1), Financial Attitude (X_2), and Financial Management Behavior (Y), are reliable because the Cronbach's alpha value is > 0.6. Thus, it can be concluded that the questionnaire as a measuring tool in this study is reliable and all statements for these variables can be used to collect the data needed in the study.

Results of Multiple Linear Regression Analysis

Multiple linear regression analysis was used in this study with the aim of determining whether or not the independent variables had an influence on the dependent variable.

Table 3. Multiple Linear Regression Test Results

Variables	B	Beta	T	Sig
Constant	.216		.172	.864
Self Control(X_1)	.734	.147	4,995	.001
Financial Attitude(X_2)	.334	.097	3,426	.001
R = 0.830 ^a				
R Square = 0.689(R^2)				
Other Influences = 0.643				
Adjusted R Square = 0.678				
F Count = 63.229				
Significant f = 0.001				
Level = 5% (0.05)				

Source: Processed data, 2025

Based on the table above, the coefficients and constants can be seen as follows:

$$\begin{aligned}\alpha &= 0.216 \\ b_1 &= 0.734 \\ b_2 &= 0.334\end{aligned}$$

Then the multiple linear regression equation is:

$$\begin{aligned}Y &= a + b_1X_1 + b_2X_2 + b_3X_3 + e \\ Y &= 0.216 + 0.734 (X_1) + 0.334 (X_2)\end{aligned}$$

From the multiple linear regression equation above, it can be explained as follows:

$$\alpha = 0.216$$

The constant value (α) shows that if there is no increase in the Self Control and Financial Attitude variables, the Financial Management Behavior value is 0.216.

$$b_1 = 0.734$$

The coefficient value of the Self Control quality variable (X_1) of 0.734 indicates that if the Self Control variable increases by one, it will increase or raise Financial Management Behavior by 0.734 and vice versa, if the Self Control variable decreases by one unit, it will result in a decrease or decline in Financial Management Behavior by 0.734.

$$b_2 = 0.334$$

The coefficient value of the Financial Attitude variable (X_2) of 0.334 indicates that if the Financial Attitude variable increases by one, it will increase Financial Management Behavior by 0.334 and vice versa, if Financial Attitude decreases by one unit, it will result in a decrease in Financial Management Behavior by 0.334.

Results of the Analysis of Correlation Coefficient (r) and Determination (R^2)

Table 4. Results of Correlation Coefficient (r) and Determination (R^2)

Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate
1	.830 ^a	.689	.678	.1,049

a. Predictors: (Constant), Financial Attitude (X_2), Self Control (X_1)

Source: Processed data, 2025

Results of Correlation Coefficient Analysis (r)

Based on the table above, the correlation coefficient (r) value is 0.830, meaning that the quality of Self Control (X_1) and Financial Attitude (X_2) together have a very strong positive relationship with Financial Management Behavior in the use of Shopee PayLater. This is in accordance with the value criteria based on Sugiyono (2017), namely the r value of 0.80 to 1.000, meaning the relationship between X and Y is very strong.

Results of the Analysis of the Coefficient of Determination (R^2)

Based on the table above, it is known that the Adjusted R Square value is 0.678. This indicates that together the variables Self Control (X_1) and Financial Attitude (X_2) have a significant influence on Financial Management Behavior in using Shopee PayLater, namely 67.8%. While the remaining 32.2% (100 - 67.8) is influenced by other variables such as lifestyle, income, personal behavior, habits, and others, which were not examined in this study.

Partial t-Test Results

Based on the results of the Self Control test of 4.995 and a significance level of 0.001. The value can be obtained with the formula $df = n - k - 1 = 60 - 3 - 1 = 56$ with $\alpha = 0.05 : 2 = 0.025$ (2-sided test). So it is obtained at 2.000324 (t table attachment). For the Self Control variable has a value $> (4.995 > 2.000324)$ and a significance level of $0.000 < 0.05$ then H_0 is rejected and H_a is accepted, meaning there is an influence between Self Control on Financial Management Behavior. Thus the hypothesis that states there is an influence between Self Control on Financial Management Behavior of Shopee PayLater users is proven. $t_{hitung} > t_{tabel}$

Based on the results of the Financial Attitude test of 3.425 and a significance level of 0.001. The value can be obtained with the formula $df = n - k - 1 = 60 - 3 - 1 = 56$ with $\alpha = 0.05 : 2 = 0.025$ (2-sided test). So it is obtained at 2.000324 (t table attachment). For the Financial Attitude variable has a value $> (3.425 > 2.000324)$ and a significance level of $0.001 < 0.05$ then H_0 is rejected and H_a is accepted, meaning there is an influence between Financial Attitude on Financial Management Behavior. Thus the hypothesis that states there is an influence between Financial Attitude on Financial Management Behavior of Shopee PayLater users is proven. $t_{hitung} > t_{tabel}$

Simultaneous f-test

The f-test (simultaneous) is conducted to determine the effect of independent variables simultaneously on the dependent variable.

Table 5. F-Test Results (Anova)

ANOVA

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	139,193	2	69,579	63,229	.001b
	Residual	62,740	57	1.101		
	Total	201,933	59			

a. Dependent Variable: Financial Management Behavior (Y)

b. Predictors: (Constant), Financial Attitude (X2), Self Control (X1)

Based on the test results, the value is 63.229 and the significance level is 0.001. The value can be obtained by the formula $Df_1 = (\text{number of variables} - 1) = 3 - 1 = 2$ and $Df_2 = n - k - 1 = 60 - 3 - 1 = 56$ with $\alpha = 0.05$ is 3.16 (seen from the attached table f). The value $> (63.229 > 3.16)$ and the significance level is $0.001 < 0.05$, so H_0 is rejected and H_a is accepted, which means there is an influence between the variables Self Control and Financial Attitude on Financial Management Behavior. Thus, it is said that the third hypothesis, namely Self Control and Financial Attitude have an effect on the Financial Management Behavior of Shopee PayLater users, is proven. $f_{hitung} > f_{tabel}$

V. CONCLUSION AND SUGGESTIONS

Conclusion

Based on the results of research on Self Control and Financial Attitude towards the Financial Management Behavior of Shopee PayLater users, the following conclusions can be drawn:

1. Based on a partial t-test, self-control influences the financial management behavior of Shopee PayLater users. This is evidenced by a value of $4.995 > 2.000324$ with a significance level of $0.001 < 0.05$. $t_{hitung} > t_{tabel}$
2. Financial Attitude influences the Financial Management Behavior of Shopee PayLater users. This is evidenced by the calculated t value $> t$ table, which is $3.425 > 2.000324$ with a significance level of $0.001 < 0.05$.
3. Based on the F test (simultaneous) shows that Self Control and Financial Attitude influence the Financial Management Behavior of Shopee PayLater users. This is evidenced by the value of $>$, namely $63.229 > 3.16$ with a significance level of $0.000 < 0.05$. Based on the results of the correlation analysis, the R figure of 0.830 shows that there is a very strong relationship between Self Control and Financial Attitude on Financial Management Behavior of Shopee PayLater users. While the Adjusted R Square value is 0.678. This shows that together the variables Self Control (X1) and Financial Attitude (X2) have a significant influence on Financial Management Behavior using Shopee PayLater, namely 67.8%. While the remaining 32.2% is influenced by other variables not examined in this study. $f_{hitung} > f_{tabel}$

Suggestion

Based on the conclusions above, the researcher can provide the following suggestions:

1. For Further Researchers

It is hoped that future researchers will expand this research by adding new independent variables or combining them, as Financial Management Behavior is still heavily influenced by other factors not examined in this study, such as lifestyle, financial knowledge, education, social and environmental

influences, income and financial resources, personal behavior, habits, and many more. This research will also be useful for future scientific knowledge.

2. For Academics

As reading material and support for further research.

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