The Influence of Financial Attitude, Self Control, and Hedonism Style on Financial Management Behavior of Student Shopee Paylater Users in Jember District

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Abstract

This study aims to analyze the effect of financial attitude, self control and hedonism style on financial management behavior of female students of Shopee PayLater in Jember Regency. This research uses quantitative research with a descriptive approach. The population in this study were female students in Jember Regency who had used Shopee PayLater. The number of samples in this study were 385 respondents. In this research using Non Probability Sampling technique with purposive sampling technique and proportional sampling technique. The analysis technique used is multiple linear regression analysis. The results of this study indicate that the financial attitude variable has a significant positive effect on the financial management behavior of female Shopee PayLater users in Jember Regency, the self control variable has a significant positive effect on the financial management behavior of female Shopee PayLater users in Jember Regency, the hedonism style variable has a significant negative effect on management behavior the finance of student Shopee PayLater users in Jember Regency.

I. Introduction

Abiba & Indrarini (2021) stated that the acceleration of a country's economic movement is largely influenced by technological developments that are increasingly developing according to what is needed by humans. One example that we can see clearly from the development of this technology is the emergence of Financial Technology (Fintech) which can facilitate all human affairs which in the end is able to drive the people's economy to become more advanced and modern. In meeting people's needs, Fintech has many roles, an example of which is the provision of services using electronic payment methods or what is now called electronic money (Abiba & Indrarini, 2021).

Fintechbegan to develop in Indonesia in 2015 which was pioneered by Tunaiku which was launched directly by PT. Bank Amar Indonesia and marked by the establishment of an association engaged in the field of Fintech known as AFI or the Indonesian Fintech Association. Then, quoted from the ojk.go.id website page, it can be seen that as of April 22 2022, the Indonesian Financial Services Authority or OJK has officially recorded that there are 102 Fintech peer-to-peer-lending companies that have obtained official permits from OJK to operate and contribute in the financial sector

Bank Indonesia in 2021 has also said that the impact of the existence of Financial Technology has now changed people's lives in payments for transactions that originally people used payments with a cash system to become non-cash payments. Reporting from the OJK page (2019) Fintech lending or peer to peer is one of the new innovations in the financial sector by utilizing technology where lenders can carry out lending and

borrowing transactions without having to meet face to face. This concept is now widely known by many people as PayLater.

Based on the data, it can be seen that the most users of the PayLater feature in 2021 are Shopee PayLater, which is 78.4%. This proves that Shopee is the choice in the minds of consumers when using the PayLater feature. The large number of users using Shopee PayLater compared to credit cards among the public is due to the convenience offered by Shopee PayLater when registering and the low loan interest starting at only 2.95%. This convenience attracts the attention of users to transact using Shopee PayLater. In the SPayLater Feature, users can use money to shop at Shopee with various nominal amounts of money and if they frequently shop using this method, the Shopee PayLater balance limit will increase.

Based on the results of the data obtained from the pre-survey of 30 female students using Shopee PayLater who were currently studying in Jember Regency, it was shown that 28 out of 30 female students stated that using Shopee PayLater could overcome problems related to their finances. This means that many female students have used Shopee PayLater as an alternative they can take to fix their financial problems. Then, the data also shows that 19 out of 30 female students did not first consider their financial condition that would occur in the future before deciding to use Shopee PayLater. This means that there are still many female students who have low self-control in managing finances because they do not think long about their future financial conditions and the consequences that will be received if transactions are not based on good self-control while using the payment feature. In addition, the use of Shopee PayLater is also believed by some respondents, namely as many as 21 female students, that Shopee PayLater can increase their self-confidence. With this data we can see that female students use this payment system to buy the goods they want rather than the goods they need only to satisfy themselves for a moment or it can also be called consumptive behavior.

Based on the background above, with the support of relevant theories, the authors are interested in knowing how far the influence of financial attitudes, self-control and hedonic lifestyle of female students is related to financial management behavior. The author uses female students in Jember district as research subjects. This research was conducted to analyze the financial management behavior of female students in Jember Regency in using Shopee Paylater which is associated with the variables of financial attitude, self control and hedonism style.

II. Review of Literature

2.1 Pay Later

PayLater is a digital service that allows users to make loans online where users have the option to repay the loan in a few months or within a certain period of time depending on the option chosen(Novendra & Aulianisa, 2020). Based on the opinion ofFajrussalam et al in (2022)PayLateris a method of lending money online or online in the form of a non-physical card such as a credit card that offers users to pay their loans in installments within a certain period of time until the loan that has been borrowed is paid off.

2.2 Financial Attitudes

Financial Attitudecan be interpreted as an attitude tendency shown by someone in dealing with financial problems (Caronge et al., 2020). An individual who has a good financial attitude will be able to control his financial behavior so that he can restrain and

limit himself in consumption activities, with this it will be easier for that person to achieve financial satisfaction.

2.3 Self Control

According to Chaplin (2015) explaining self-control can help a person to reduce and avoid impulsive behavior. This can be interpreted that self-control is a person's ability to continue to behave well so that it will not cause anxiety which will later be detrimental to himself. Then,Sumarni et al., (2020)said that a behavior that makes a person more careful in spending his money so that consumptive behavior will not occur by considering before buying something with money, this is so that the money will only go out for needs.

2.4 Hedonism Style

According toPulungan et al., (2018)Lifestyle is a characteristic that describes a person's position which can be observed by changing the behavior of a person who continues to adapt by adjusting himself according to trends. Meanwhile, according toGunawan et al., (2020)hedonism is included in one of the social changes in human life. Hedonism is a view of life that is owned by someone who has the view that the main goal of life is to seek pleasure and enjoyment from material things because they adhere to the principle of living only once, so they must get abundant pleasure.(Rohmanto & Susanti, 2021).

2.5 Behavior of Financial Management

According to Sampoerno and Asandimitra (2021) Financial management behavior is part of financial science which contains an explanation of rational decision-making patterns when managing finances and the behavior of a person when planning finances which includes saving and spending money for his life and can also be interpreted as planning, inspection and management carried out by a person in order to meet his needs. There are other opinions stating that financial management behavior is a form of one's responsibility in managing finances by giving full attention to several functions of financial management(Siswanti & Halida, 2020)

2.6 Hypothesis
a. The Effect of Financial Attitude on Financial Management Behavior

According toAsih & Khafid (2020) Financial attitude has a significant effect on how individuals manage their finances. How to budget finances including spending, saving and or hoarding that is done by everyone is formed from the Financial Attitude itself(Siswanti and Halida, 2020). Financial attitudes have an impact on financial problems in general such as arrears and reduced income in meeting the necessities of life. In addition, having a good financial attitude will lead to good attitudes and behavior in managing and making one's financial decisions.

In the past few years, there have been several studies examining financial attitude. Besri (2018)in his research concluded that financial attitude has a major influence on a person's financial management behavior. Then, the research also shows that students as research respondents will not experience difficulties and will experience ease in managing and making decisions related to finances if these students have a financial attitude that should be applied in everyday life. This is in line with research fromDwiastanti (2017)which says that there is a significant influence of a financial attitude on financial management behavior. Therefore, below are the hypotheses that will be verified in this study, namely:

H1: Financial Attitude has a significant effect on Financial Management Behavior of Female Student Shopee PayLater Users in Jember Regency.

b. The Effect of Self Control on Financial Management Behavior

Self-Controlis another quality that has an important role in finance and management(Maison, 2019). Self Control can be used as a tool to control yourself when spending money so you can avoid spending money on transactions that are not important. According toStrömbäck et al., (2017)said one's ability not to be tempted by anything and reduce bad habits can be called self-control. Then,Siswanti and Halida (2020)shows the results of his research that Self Control has a major influence on Financial Management Behavior. This is because good financial management behavior must be owned by someone because it will be able to control itself and will be used as a strategy that can be used in the future in avoiding too frequent financial waste. The results of this study also have similarities with researchStrömbäck et al., (2017)who say that self-control has a positive influence on the finances of each individual in general. Therefore, below is a hypothesis made by researchers in this study, namely:

H2: Self Control has a significant effect on Financial Management Behavior of Female Student Shopee PayLater Users in Jember Regency.

c. The Effect of Hedonism Style on Financial Management Behavior

Hedonism Stylecan describe and reflect a person's social status which is done by always following the development of today's life style which is considered a basic necessity in life. Research that has been conducted byWaty et al., (2021)states that hedonism as a person's lifestyle can influence student financial management behavior. Then, research from Nirmala et al., (2020) produces research which says that in a cashless society, student behavior can be influenced by the lifestyle they adhere to. Sampoerno and Asandimitra (2021) state that the hedonism style influences the financial management behavior of the millennial generation due to their life which tends to be consumptive. Thus, it can be concluded that hedonism style is a consumptive behavior that is deliberately carried out by someone for the sake of getting pleasure that is temporary which is unconsciously will have an impact on financial management. Therefore, the following is a hypothesis made by researchers in this study, namely:

H3: Hedonism Style has a significant effect on Financial Management Behavior of Female Student Shopee PayLater Users in Jember Regency.

III. Research Method

3.1 Variable Operational Definition

a. Independent Variables (independent)

Independent variables in this study include:

1. Financial attitude

In this study, financial attitude is defined as a condition when thinking about something, a consumer's opinion and assessment of the buy now pay later service feature by looking at the attitude taken when making decisions and the way a person manages the use of Shopee PayLater services. Indicators in this variable, namely:

a. Power prestige(power-prestige)
b. Retention Time(security-management)
c. Distrust(distrust)
d. Quality(quality)
e. anxiety(anxiety)

2. Self Control

Self Controlin this study is interpreted as the ability possessed by a person to control himself over the use of the PayLater service feature which can be done by reading the situation and condition of himself and taking into account the surrounding conditions before deciding to use the service feature. Indicators in this variable, namely:

a. Cognitive Control(cognitive control)
b. Decisional Control(control in decision making)
c. Behavior Control(behavior control)

3. Hedonism Style

In this study hedonism style can be interpreted as the hedonism behavior possessed by users when making shopping transactions using the Shopee PayLater service. Indicators in this variable, namely:

a. Activity
b. Interest
c. Opinion

b. Bound Variable (dependent)

1. Financial Management Behavior

Financial management behavior in this study is defined as a series of behaviors carried out by a consumer related to consumer obligations and responsibilities towards financial management in using PayLater services. Indicators in this variable, namely:

a. Consumption(Consumption)
b. Cash flow management(Cash Flow Management)
c. Saving and Investment(Savings and Investments)
d. credit management(Credit Management)

3.2 Research Design

In conducting this research, researchers used quantitative research with a descriptive approach. The quantitative research method is a type of research in which the in-depth research is carried out systematically, planned and clearly structured from the outset to the creation of the research design.

3.3 Types of Data
a. Primary Data

Primary data is data obtained from the object under study or directly from the field, such as through surveys, interviews and questionnaires(Sugiyono, 2016).

b. Secondary Data

Secondary data accordingSugiyono (2016)is a data source that does not directly provide data to data collectors

3.4 Population, Sample and Sampling Technique
a. Population

The population is the target of a study of a group of motorcycle taxi drivers. The population is a generalization area consisting of: objects/subjects that have certain qualities and characteristics determined by the researcher to be studied and then conclusions drawn(Sugiyono, 2016). So that the population can be in the form of other living things,

not just humans. Based on the research object, the population in this study are female students in Jember Regency who use Shopee PayLater in 2021-2022.

b. Samples

Opinion basedSugiyono (2016)sample is part of the population obtained by making various considerations that will represent a population. The sample in this study is necessary because it only requires a portion of the entire population. The size of the population in this study can be determined using the Cochran formula, namely as many as 385 respondents who are continuing their studies at several universities in Jember Regency.

c. Sampling Techniques

Sampling technique is a technique that can be used by researchers to take samples to be used in research. In this study, the Non-Probability Sampling technique with purposive sampling and proportional sampling will be used as a technique to draw samples. Data collection was carried out by distributing questionnaires presented in the Google Form which contained questions related to each variable and distributed to respondents via online/social media.

For the criteria in this study are as follows:

1. Respondents arestudents who are currently studying at tertiary institutions in Jember Regency which consist of Muhammadiyah Jember University, Jember University, UIN KHAS Jember, Jember State Polytechnic, Jember Islamic University and University dr. Soebandi who has used Shopee PayLater at least once in 2021-2022.

3.5 Data Collection Methods and Measurement Scales
a. Questionnaire

Sugiyono (2016)said the questionnaire is a data collection technique by giving a set of written questions to the respondent to answer.

b. Documentation Study

Documents are anything in the form of writing, pictures or goods that are used as important and legal sources of information and evidence.

c. Measurement Scale

In measuring the variables of this study which aims to measure respondents, researchers will use a Likert Scale. Then, the researcher will ask respondents to answer the questions contained in the questionnaire that was made beforehand and with a research scale from numbers (1) to (5). The maximum or positive response will be given a value of (5) and the minimum or negative response will be given the smallest value, namely (1).

IV. Result and Discussion

4.1 Validity and Reliability Test

There is a correlation between each indicator variable Financial Attitude (X1), Self Control (X2), Hedonism Style (X3), and Financial Management Behavior (Y) shows that Rcount > Rtable and Sig < 0.05. It can be concluded that all question items variable Hedonism Style (X3) and Financial Management Behavior (Y) are valid. Meanwhile, the results of reliability testing on variable instruments *Hedonism Style*(X3), and Financial Management Behavior (Y) with a value of Cronbach's Alpha or r alpha above 0.70. This

proves that the research instrument in the form of a questionnaire is reliable because r alpha has a greater value. So, it can be concluded that each indicator is valid and reliable.

4.2 Multiple Linear Regression Analysis

Table 1. Results of Multiple Linear Regression Analysis

Variable	Regression Coefficient	Sig.	Information
Constant	1,263	0.029	Significant
Financial Attitudes(X1)	0.331	0.000	Significant
Self Control(X2)	0.349	0.000	Significant
Hedonism Style(X3)	-0.313	0.000	Significant

Source: Appendix 5

Based on Table 4.10, the results can be obtained multiple linear regression equation as follows:

$$Y = 1,263 + 0.331X1 + 0.349X2 - 0.313X3 + e$$

a. Constant Value

From the equation above we get a positive constant value which means that if the value of the independent variable*Financial Attitudes*(X1), Self Control (X2), and Hedonism Style (X3) are equal to zero, then Financial Management Behavior (Y) is also positive.

b. *Financial Attitudes*(X1)

The coefficient value of the Financial Attitude variable is valuablepositivewhich means that the better the Financial Attitude, the more Financial Management Behavior will improve.

c. *Self Control*(X2)

The coefficient value of the Self Control variable is valuablepositivewhich means that the better the Self Control, the more Financial Management Behavior will improve.

d. *Hedonism Style*(X3)

The coefficient value of the Hedonism Style variable is valuablenegativewhich means that the higher the Hedonism Style, the lower the Financial Management Behavior.

4.3 Classical Assumption Test
a. Normality Test

Table 2
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residuals
N		385
Normal Parameters, b	Means	.0000000
	std. Deviation	1.28139219
Most Extreme Differences	absolute	.173
	Positive	.105
	Negative	-.173
Test Statistics		.173
asymp. Sig. (2-tailed)		.200c

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Based on the test results in the table, it can be seen that the probability or significance value of the variablestudygreater than 0.05. So, it can be stated that the data in this study are normally distributed.

b. Multicollinearity Test

Table 3

Variable	Collinearity Statistics		Information
	tolerance	VIF	
Financial Attitudes(X1)	0.383	2,610	No multicollinearity
Self Control(X2)	0.309	3,239	No multicollinearity
Hedonism Style(X3)	0.313	3,200	No multicollinearity

Source: attachment 6

Based on the analysis results*Collinearity Statistics*which can be seen in table 4.12,It is known that the model does not have multicollinearity. This is indicated by the VIF value < 10 and tolerance > 0.1.

c. Heteroscedasticity Test

Table 4

Variable	Sig	Information
Financial Attitudes(X1)	0.139	No Heteroscedasticity
Self Control(X2)	0.172	No Heteroscedasticity
Hedonism Style(X3)	0.132	No Heteroscedasticity

Source: Appendix 6

Based on table 4.13 it can be seen that the significance value of each variable is greater than 0.05, so from these results it can be seen that there is no heteroscedasticity of the equation being tested.

4.4 Hypothesis Testing
a. Test t

Table 5. Test Results t

Variable	Sig	Information
Financial Attitudes(X1)	0.000	H0 is rejected
Self Control(X2)	0.000	H0 is rejected
Hedonism Style(X3)	0.000	H0 is rejected

Based on table 5, it can be seen that the influence of each independent variable on the dependent variable is as follows:

1. *Financial Attitudes*(X1) to the variable Financial Management Behavior (Y)
    Based on Table 4.14 it can be seen that the significance level (α) of the Financial Attitude variable (X1) is 0.000 <0.05. This means that Financial Attitude has a significant effect on Financial Management Behavior (H1 is accepted).

2. *Self Control*(X2) to the variable Financial Management Behavior (Y)

Based on Table 4.14 it can be seen that the significance level (α) of the Self Control variable (X2) is 0.000 <0.05. This means that Self Control has a significant effect on Financial Management Behavior (H2 is accepted).

3. *Hedonism Style*(X3) to the variable Financial Management Behavior (Y)

Based on Table 4.14 it can be seen that the significance level (α) of the Hedonism Style variable (X3) is 0.000 <0.05. This means that Hedonism Style has a significant effect on Financial Management Behavior (H3 is accepted).

4.5 Coefficient of Determination (R2)

Table 6. R2 Test Results

R	R Square	*adjusted*R Square
0.793	0.629	0.626

Source: Appendix 5

Based on Table 4.15, the model has an R Square value of 0.629. This means that the dependent variable Financial Management Behavior (Y) is influenced by*Financial Attitudes*(X1), Self Control (X2), and Hedonism Style (X3)by 62.9%. This value indicates that overall the independent variables affect 62.9% of the dependent variable while the rest are influenced by other variables outside the model.

4.6 Discussion
a. Effect of Financial Attitude on Financial Management Behavior

The results of multiple regression analysis in the t test for the first hypothesis (H1) show that Financial Attitude has a significant effect on Financial Management Behavior by looking at the significance level of 0.000. The influence shown by the regression coefficient is positive, meaning that the better the Financial Attitude, the Shopee PayLater Financial Management Behavior will increase (H1 is accepted).

*Financial attitude*or the financial attitude that a person has can have an influence on a person's management behavior, especially for Shopee PayLater users. Every individual who decides to activate this feature for various online transactions is based on various reasons such as solving their financial problems. For example, some female students use it because of their financial problems, as we know at college every day they can at least wear different clothes, various bags, suitable shoes or use makeup when meeting lecturers, friends or others for mutual comfort but not all female students have good finances to meet such needs. So, in the end they solved the problem by using Shopee PayLater because they can fulfill these needs easily and quickly. Purchasing necessities of this kind of clothing is not just to show one's abilities or flexing on buying clothes, but clothes can be used as an investment in the future, because many other people can judge someone from their appearance first. So, wearing comfortable and neat clothes will increase one's self-confidence when in a crowd of people. Seeing the explanation above, it can be concluded that the use of Shopee PayLater which is used wisely and realistically for future interests must be based on a good financial attitude so that financial management behavior will automatically increase.

The results of this study are in line with previous research conductedbyBesri (2018)in his research concluded that financial attitude has a major influence on a person's financial management behavior. Then, the research also shows that students as research respondents will not experience difficulties and will experience ease in managing and

making decisions related to finances if these students have a financial attitude that should be applied in everyday life. This is in line with research fromDwiastanti (2017)which says that there is a significant influence of a financial attitude on financial management behavior.

b. Effect of Self Controlon Financial Management Behavior

The results of multiple regression analysis on the t test on the second hypothesis (H2) show that Self Control has a significant effect on Financial Management Behavior by looking at the significance level of 0.000. The influence shown by the regression coefficient is positive, meaning that the more appropriate Self Control, the Shopee PayLater Financial Management Behavior will increase (H2 accepted).

*Self control*is a form of control exercised by each individual by considering the condition of themselves and the surrounding environment when carrying out financial activities. Before deciding to use a feature like Shopee PayLater, some female students already have good self-control because there is data from respondents who state that many of them can control transactions through Shopee PayLater. the use of these features which can later have an impact on its financial condition in the future. So, it can be said that when making transactions, female students have used this feature responsibly and used it for things they need, not for temporary pleasure and desire, so they do it based on what has been agreed upon. With this, it is certain that female students can avoid losses that will arise someday. In planning and managing finances, self-control must be owned by someone, especially for Shopee PayLater users because it can prevent consumptive behavior or behavior that can harm oneself and with good self-control, it will lead to increased behavior in one's financial management. then students will be ensured to avoid losses that will arise someday. In planning and managing finances, self-control must be owned by someone, especially for Shopee PayLater users because it can prevent consumptive behavior or behavior that can harm oneself and with good self-control, it will lead to increased behavior in one's financial management. then students will be ensured to avoid losses that will arise someday. In planning and managing finances, self-control must be owned by someone, especially for Shopee PayLater users because it can prevent consumptive behavior or behavior that can harm oneself and with good self-control, it will lead to increased behavior in one's financial management.

The results of this study are in line with previous research conductedbySiswanti and Halida (2020)shows the results of his research that self control has a major influence on Financial Management Behavior. This is because good financial management behavior must be owned by someone because it will be able to control itself and will be used as a strategy that can be used in the future in avoiding too frequent financial waste. Strömbäck et al., (2017)who say that self-control has a positive influence on the finances of each individual in general.

c. The Influence of Hedonism Styleon Financial Management Behavior

The results of multiple regression analysis on the t test on the third hypothesis (H3) show that Hedonism Style has a significant effect on Financial Management Behavior by looking at its significance level of 0.000. The effect shown by the regression coefficient is negative, meaning that the better or higher the Hedonism Style, the Shopee PayLater Financial Management Behavior will decrease (H3 accepted).

In this study, Hedonism Style is one of the variables that can influence someone in managing their finances. The hedonism style itself arises because of several aspects that can directly make an individual adopt a hedonic lifestyle. One aspect that has a big impact

on female students today is the large number of influencers or celebrities who often create various content that they upload to their social media accounts about fashion trends, luxury goods, or food recommendations. Seeing the facts on the ground shows that today's children spend more time on social media applications for approximately 6-7 hours per day. Based on the above statement, Of course it's not surprising that many female students are influenced by other people considering that they spend more time on their gadgets. This then made female students follow this trend regardless of their financial condition, as a result many of them were tempted to use online loans such as Shopee PayLater because of the emergence of a desire to satisfy themselves accompanied by attractive offers from these features such as discounted rates, cashback and free shipping. . Another aspect that has an impact is the increased confidence that arises after making payments through Shopee PayLater because with this feature they can fulfill their lifestyle without having to delay what they want to buy for a long time. However,

The results of this study are in line with previous research conductedbyWaty et al., (2021)states that hedonism as a person's lifestyle can influence student financial management behavior. Then, research from Nirmala et al., (2020) produces research which says that in a cashless society, student behavior can be influenced by the lifestyle they adhere to. Sampoerno and Asandimitra (2021) state that the hedonism style influences the financial management behavior of the millennial generation due to their life which tends to be consumptive. Thus, it can be concluded that hedonism style is a consumptive behavior that is deliberately carried out by someone in order to get temporary pleasure which is unconsciously will have an impact on financial management..

V. Conclusion

Based on the results of the analysis and discussion that the researcher has explained, it can be concluded as follows:
1. The results of multiple regression testing on the effect of Financial Attitude on Financial Management Behavior shows a significant positive effect. This proves that a good Financial Attitude will improve Shopee PayLater's Financial Management Behavior.
2. The results of multiple regression testing on the effect of Self Control on Financial Management Behavior shows a significant positive effect. This proves that quality Self Control will improve Shopee PayLater's Financial Management Behavior.
3. The results of multiple regression testing on the influence of Hedonism Style on Financial Management Behavior show a significant negative effect. This proves that high Hedonism Style will reduce Shopee PayLater's Financial Management Behavior

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