



FINANCIAL ATTITUDE, BEHAVIORAL CONTROL, SELF-EFFICACY, AND FINANCIAL BEHAVIOR TOWARDS PAY LATER SERVICE USERS

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ABSTRACT

The way a person manages their finances can have a huge impact on the level of financial well-being they experience. Financial attitudes, behavioral control, self-efficacy and financial behavior are four factors that can influence the use of pay later. This research explores the concept of pay later, a financial service that allows users to make purchases without cash payment on the spot, and get purchased items, by paying at a set time. The focus of this study was on the student population as a research sample, identifying the reasons why pay later became relevant in the context of their financial behavior. Through a behavioral approach, this study revealed that students often need pay later as a solution to meet their daily needs without having to spend money directly. A specially selected research sample from among students allowed for a more in-depth analysis of the impact of financial attitudes, behavioral control, self-efficacy, and financial behavior on the use of pay later services. The results showed that the behavior of using Paylater services by students was strongly influenced by their financial attitudes. Meanwhile, behavioral control and self-efficacy have no influence on financial behavior. These findings provide valuable insights for Paylater service providers and related parties in developing more effective strategies in responding to the needs and behavioral characteristics of students related to finance.

Keywords: Financial Attitude, Behavioral Control, Self-Efficacy, and Financial Behavior

1. Introduction

Financial behavior carried out by the younger generation has a great influence on their financial management. The younger generation is a student of generation Z or commonly called Gen-Z in the age range of 18-35 years. Every way a person manages finances can be seen from the point of view of psychology and the habits of each individual is an understanding of financial behavior (Sari and Anam, 2021). Today's students have feelings of FoMO (Fear of Missing Out) or fear of being left behind with others so that it encourages consumptive behavior faster. This is shown from an article that discusses further related to digitalization which has a negative impact due to the presence of social media. Its presence makes Gen-Z individuals insecure and tends to cover up their shortcomings in consumptive behavior (UGM.ac.id, 2023).

In addition, digitalization is also triggered by the rampant use of the internet in society. People are facilitated to access all information used to meet their needs without requiring more

effort. The use of technology in Indonesia is widely used for online shopping (Utamanyu and Darmastuti, 2022). Similarly, Gen-Z often buys their needs and wants through ecommerce platforms. This application is easily accessible through the use of a smartphone, making it easier to transact. This has caused Indonesia to experience an increase in ecommerce by 78% (Ministry of Communication and Information, 2019).

The increasing growth of e-commerce causes more and more challenges and has a strong sense of competition with each other. This is shown by the consumptive behavior of Gen-Z in buying clothes online from all aspects. all aspects, such as: brand, price, perfectionist, quality, hedonist, impulsiveness, and loyalty (Utamanyu and Darmastuti, 2022). In addition, Gen-Z will feel more comfortable in shopping in e-commerce because it is more practical and provides more benefits. This is due to the many promo offers offered, prices in e-commerce are much cheaper than in offline stores, ecommerce has a good reputation, can use all kinds of payment methods, and relatively faster delivery times for goods (Sazali, 2020). The advantages of online shopping in e-commerce greatly encourage them to consumptive behavior.

Consumptive behavior is marked by the presence of Financial Technology (Fintech), especially for those who offer loan services, thus further encouraging the interest of Indonesian consumers to shop online in ecommerce. This technology is an innovation from the financial services industry because it makes it easier for transactions to be done remotely and quickly (Saragih, 2022). One of the innovative products of this technology is Paylater. The mechanism used is to take advantage of technological sophistication by prioritizing electronic or non-cash payments quickly and easily so that consumers can buy the desired product without prior planning (Sufyati HS & Alvi Lestari, 2022). This is further strengthened by Paylater's presence in online shopping (Farhani et al and Prazadhe; Fitriyah, 2023). Based on this information, Gen-Z tends to be consumptive. This is further reinforced from Sari and Anam's (2021) question, consumptive behavior will cause an adverse impact on students' personal financial management habits where there is no consistency in spending planning, savings planning, or long-term needs planning.

The chaotic habits of managing students' personal finances are caused by their incomprehension regarding structured finances. Gen-Z, who tend to be impulsive with meeting current needs without consideration of the future, need mastery of understanding related to financial management behavior so that they are able to balance income and expenditure (Rindayani et al., 2022). Financial behavior is a behavioral involvement in an individual person which includes intellectual intelligence, sociology, finance, psychology, investment, and social interaction as the basis for decision making for a financial action (Rindayani et al., 2022). In addition, financial behavior is also related to the implementation of personal financial management which includes the process of planning, managing, and controlling finances (Herawati et al., 2018). Effective financial behavior is influenced by financial attitudes, behavioral control, and self-efficacy. Financial attitude is one of the factors that play an important role in determining personal financial management behavior. The attitude in managing effective personal finances is to apply financial principles to create and strengthen value in the process of making the right decisions related to finance and managing resource efficiency (Humaira and Sagori, 2018). If Gen-Z applies a good financial attitude, then they can manage their financial responsibilities more efficiently and dare to make better financial management decisions. So students who are able, make realistic budget planning and spend money not wastefully so that income can meet all their needs (Herdjiono and Damanik, 2016).

Meanwhile, behavioral control is an individual's point of view to control their actions so that they still provide motivational implications that can affect interest (Sari and Anam, 2021). If you have tried to be positive and others agree with it, but the individual still does not have complete information. Thus, the individual will not encourage the emergence of strong

motivation. So students are able to understand the level of ease of implementation of a certain behavior so that they will be more careful in making decisions related to financial behavior.

One other factor that plays an important role in determining Gen-Z's personal financial management behavior is self-efficacy. This is supported by the statement of Sari and Anam (2021), which is self-efficacy is a self-confidence in all internal abilities of individuals used to carry out behavior for the achievement of certain performance results. The existence of individual awareness by involving themselves in financial behavior is a positive action because it shows courage about financial responsibility in the future. This is shown by a person's ability to measure his personal value through a form of self-evaluation of the competencies he goes through to achieve goals (Puspitaningtyas, 2017). Based on the information above, this study aims to examine the influence of financial attitudes, behavioral control, self-efficacy, and financial behavior in using *Paylater*. It is expected that Gen-Z will be able to have the ability to make decisions and limit the behavior shown in the use of *Paylater* lending services. So that the formulation of the problem in this study is whether financial attitudes, behavioral control, and self-efficacy affect financial behavior.

2. Literature Review

2.1 Financial Attitude

Financial attitudes can be interpreted as a person's views, points of view, and assessments of their personal financial circumstances then reflected in their attitudes, which are maintained and managed through making the right decisions to maintain these values (Muhidia, 2019). On the other hand, Dwiantanti & Listiani (2017) financial attitudes have a significant influence on a financial behavior.

Someone who has a financial attitude has this will affect his behavior. This attitude is shown by good financial skills that allow someone to make smart decisions in choosing financial products that will affect their future financial planning. In addition, money can also affect the way a person thinks and acts according to his financial attitude. By adopting such financial attitudes, financial principles can be implemented, enabling one to make decisions and manage income appropriately (Humaira & Sagoro, 2018). This occurs along with the Theory of Planned Behavior (Ajzen, 1991), where a person's view of money affects his ability to manage finances. Thus, this creates differences in perception of certain physical objects or behaviors that eventually form differences in attitudes. It can be concluded that having good money management skills is one of the important factors, especially in managing financial aspects. Similar to financial behavior, *Paylater* users need a financial attitude that can control themselves in managing finances. This is supported by Rohmanto and Susanti (2021) who state that financial attitudes have an influence on financial behavior. H1: financial attitudes influence financial behavior

2.2 Behavioral Control

An assessment of behavior regulation reflects the extent to which a person can easily or difficult to carry out an action, while reflecting past experiences and obstacles faced. The individual's view believes that everything he happens and experiences is the direct result of the actions he takes (Pradiningtyas and Lukiastruti, 2019). A person who does not have the information or opportunity to perform a certain behavior, will not make a strong intention to do it, even though he has a positive attitude towards his behavior, and believes that others will approve if they do the behavior (Hidayati, 2013). Thus, behavioral control can provide an understanding to a person about whether or not it is easy to carry out a certain behavior. Serido et al. (2013) stated that behavioral control has a positive influence on financial behavior. Similarly, the context of a person's behavior in using *Paylater* requires behavioral control in

making their decision to use Paylater. This statement is supported by Putri, et al (2022), namely behavioral control affects financial behavior. H2: behavioral control affects financial behavior.

2.3 Self-efficacy

Self-efficacy is the knowledge of individuals in their capacity to determine actions that will get overall positive performance results (Ummah et al, 2021). Self-efficacy in finance is the ability to use available financial services to create a better life (Sari and Anam, 2021). Self-efficacy describes the influence on the way of thinking of individuals who are able to provide direction in action with the aim of achieving a positive result for the individual himself (Wulandari et al, 2020). This is shown through individual involvement in financial behavior will reflect a person's ability to manage finances, as well as having financial responsibility in preparing for the future (Sari and Anam, 2021). Student Financial Behavior is an individual ability whose financial behavior is related to the management and utilization of financial resources (Sufyati HS & Alvi Lestari, 2022). So students who have good self-efficacy can make financial decisions correctly (Hasanudin et al, 2022), (Mukharomah et al, 2023). H3: self-efficacy affects financial behavior.

Based on the above hypothesis, researchers designed a model from Sari and Anam (2021). The reason for choosing this model is because financial attitudes, behavioral control, and self-efficacy influence financial behavior.

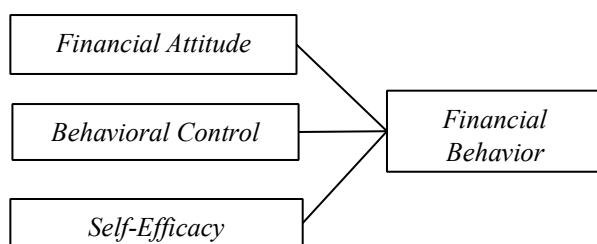


Figure 1: Research model adapted from Sari and Anam (2021).

3. Research Methods

This research is a quantitative research that aims to test financial attitudes, behavioral control, self-efficacy of financial behavior of Paylater users. The respondents of this study are students who are currently pursuing undergraduate and master's education who are classified as Gen-Z and use Paylater services in transactions. The data collection technique used in this study was the distribution of questionnaires through Google Form links with a likert scale of 1-5. The questionnaire was adapted from Sari and Anam (2021). This study used a sampling technique with snowball sampling and was processed with the SPSS version 25 application. This study used multiple linear regression data analysis to examine the effect of financial attitudes, behavioral control, self-efficacy on the financial behavior of Paylater users.

4. Research Findings and Discussion

The data collection period in this study was carried out by distributing research questionnaires through Google Form links, namely students at the undergraduate and master education levels. The results of the questionnaire distribution obtained data from respondents as many as 88 people. Data that can be processed and further analyzed is 43 respondents (49%) who use Paylater. The 43 respondents can be classified by study program, class, education level, age range and gender. The characteristics of research respondents will be explained as follows:

Table 1: Respondent Characteristics

Characteristics		Qty	Percentage
Course	Accounting	21	49%
	Architecture	1	2,33%
Characteristics		Qty	Percentage
Course	Economy	3	7%
	Farmacy	3	7%
	Law	1	2,33%
	English Study	1	2,33%
	Management	4	9,30%
	Accounting Study	1	2,33%
	Economy Study Program	1	2,33%
	History Education	1	2,33%
	Culinary Art	1	2,33%
	Electrical Engineering	3	7%
	Industrial Engineering	1	2,33%
	Chemical Engineering	1	2,33%
Year of Study	2019	4	9,30%
	2020	31	72%
	2021	5	11,63%
	2022	2	4,%
	2023	1	2,33%
Education Level	S1	42	98%
	S2	1	2,33%
Age Range	17-20	6	14%
	21-24	36	84%
	≥ 25	1	2,33%
Gender	Man	22	51,16%
	Woman	21	49%

Source: Data processed in 2023

From table 1 shows the majority of respondents' information in this respondent research is students having an S1 level of education with a percentage (97.67%) of the total number of respondents. Meanwhile, if viewed further in terms of age range, it can be seen that the majority of respondents aged 21-24 years with a percentage (13.95%) and the majority of men with a percentage (51.16%). The majority of students who were respondents in this study had an educational background in the Accounting Study Program, a total of 88 respondents (48.84%).

Furthermore, from the results of the analysis of the characteristics of the respondents above will be further analyzed related to hypothesis testing in this study using multiple linear regression analysis. It is used to determine the influence of the independent variable (X), namely financial attitude, behavioral control, and self-efficacy on the dependent variable (Y), namely financial behavior. Multiple linear regression results as follows:

Table 2: Multiple Linear Regression

Analysis Results

Model	B
(Constant)	1.621
Financial Attitude (X1)	.578
Behavioral Control (X2)	.179
Self-Efficacy (X3)	.092

From the results of the data processing above, a multiple regression formula can be used as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Therefore, the regression equation model generated based on the table above is

$$Y = 1,621 + 0,578X^1 + 0,179X^2 + 0,092X^3$$

Table 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.709 ^a	.503	.464	2.37957

Based on the output above, it is known that the R Square value is 0.503, this means that the influence of variables X1, X2, and X3 simultaneously on variable Y is 50.3%

From the regression test equation and R Square results above, the results of the T test and F test can be further analyzed as follows:

The T test (partial test) aims to determine whether or not there is a partial influence (own) given by the independent variable (X) on the dependent variable (Y). The partial test (t-test) in this study used $\alpha = 0.05$ with one-tailed testing. Here are the results of the T test:

Table 4: Results of The T Test

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.621	2.839		.571	.571
	Sikap Keuangan (X1)	.578	.163	.466	3.543	.001
	Kontrol Perilaku (X2)	.179	.114	.209	1.578	.123
	Efikasi Diri (X3)	.092	.046	.240	2.015	.051

a. Dependent Variable: Perilaku Keuangan (Y)

The T value of the table is obtained from the formula with a significance level of 5% as follows:

$$T \text{ table} = t(\alpha/2:(n-k-1)); \text{ Nilai } T \text{ tabel} = T(0,05/2;(43-3-1)) = T(0,025;(29)) = 2,04523$$

So that the value of T table, which is 2.04523. Thus from this result information, it can be concluded that financial attitudes have an influence on financial behavior because the significance value is below 0.05 and the calculated T test is above the T table. Meanwhile, the results of behavioral control and self-efficacy had no influence on financial behavior because the significance value was above 0.05 and the calculated T test was below the T table.

Furthermore, from the results of the T test above, researchers continued the F. Ghozali test (2013) explained that this test is used to measure the regression function of the sample in interpreting the goodness of fit (actual) value. This test aims to determine whether or not there is a simultaneous influence (together) given by the independent variable on the dependent variable. The results of the F value test are as follows:

$$F \text{ tabel} = F(k;n-k) ; \text{ Nilai } F \text{ tabel} = F(3;43-3) = F(3;40) = 2,84$$

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	223.214	3	74.405	13.140	.000 ^b
	Residual	220.832	39	5.662		
	Total	444.047	42			

a. Dependent Variable: Perilaku Keuangan (Y)

b. Predictors: (Constant), Efikasi Diri (X3), Sikap Keuangan (X1), Kontrol Perilaku (X2)

So that the F value of the table, which is 2.84. Thus from this result information, it can be concluded that financial attitude, behavioral control, and self-efficacy have a simultaneous influence on financial behavior because the significance value is below 0.000 and the F test count is above F table.

Based on the results of data analysis, each hypothesis of financial attitude variables has an effect on financial behavior because it obtained a significant value of < 0.05 with t calculate > t table. Furthermore, the variables of behavioral control and self-efficacy had no effect on financial behavior because they obtained a significant value of > 0.05 with t count < t table.

From these results will be further analyzed based on each hypothesis test.

First, the results of hypothesis testing on H1 obtained a beta coefficient value of beta of 0.466 and its significance of 0.001 is smaller than 0.05. So it can be concluded that H1 is supported, which means that financial attitudes have an influence on financial behavior. The results of this study are in line with the research of Landias and Wiyanto (2023), Sari and Anam (2021), Rohmanto and Susanti (2021). Students who have a financial attitude tend to have the courage to make effective and efficient decisions. Therefore, students often take realistic and practical financial management steps by using Paylater in transactions.

Second, the results of hypothesis testing on H2 get a beta coefficient value of 0.209 the significance value is 0.123 greater than 0.05. So it can be concluded that H2 rejects which means there is no influence on financial behavior. The results of this study are in line with research conducted by Gunawan and Nasution (2022), students who lack control over behavior will have a bad impact because they use Paylater to meet their needs and want to feel

less competitive with their friends. In this case, behavioral control can put students on a good financial understanding so that it will provide a more positive direction.

Third, the results of hypothesis testing on H3 get a beta coefficient value of 0.240 its significance value of 0.51 greater than 0.05. So it can be concluded that H3 rejects which means self-efficacy has no influence on financial behavior. This research is not in line with research conducted by Akbar and Armasyah (2023) which says self-efficacy has an influence on financial behavior, by explaining that the higher the level of self-efficacy, this will lead to higher ability to behave in finance. Students who do not have self-efficacy mean that they are unable to manage their finances so they depend on Paylater. This is shown because of the high level of consumptive behavior where this behavior is shown by the presence of perasaan FoMO (Fear of Missing Out) atau rasa takut tertinggal dengan yang lain sehingga lebih cepat mendorong perilaku konsumtif.

5. Conclusion

By considering the data analysis that has been carried out and the discussion of the results of this study, along with the results of data tests and discussions, it can be concluded that: Financial attitudes have a positive and significant effect on financial behavior in genZ. This means that Gen-Zers who have a better financial perspective are more likely to practice better financial behavior. Behavioral control does not have a significant impact on the interest in using the Paylater feature in Gen-Z. Interest in using the Paylater feature is more likely to be determined by other factors, and this finding is based on respondents' responses that show that the majority of individuals can form decisions using opportunities. Selfefficacy has no significant effect on financial behavior due to feelings of FoMO (Fear of Missing Out) or fear of being left behind with others so that Gen-Z generation is more likely to use Paylater.

The limitation in this study is realized that respondents are only obtained generally from various study programs. The results of our study are also limited by the lack of information related to the extent to which Paylater is used to meet user needs or desires, and this study has not included information about Gen-Z income and expenditure, so the level of Paylater usage cannot be measured optimally. Based on the conclusions and limitations of the research that has been described, suggestions can be given for future research, namely further research analyzing respondents who have more specific and further characteristics related to financial behavior in accounting study programs, and focused on Gen-Z to better reflect the conditions of Gen-Z.

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