

ABSTRACT

THE EFFECT OF FINANCIAL LITERACY AND RISK PERCEPTION ON FINANCIAL BEHAVIOR MANAGEMENT IN THE USE OF PEER TO PEER (P2P) LENDING SHOPEE PAYLATER AMONG IIB DARMAJAYA STUDENTS

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The purpose of this study was to investigate and analyze the effect of financial literacy and risk perception on financial behavior management in the use of P2P Lending Shopee Paylater among IIB Darmajaya students. The researcher in this study used a sample of 75 respondents who were the users of Shopee Paylater and currently studying at IIB Darmajaya. The data analysis method used in this study was multiple linear regression analysis. The research data was processed using SPSS software and Microsoft Excel. The test result showed that financial literacy (X1) and risk perception (X2) had an effect on Financial Behavior Management in the use of P2P Lending Shopee Paylater (Y). This means that the better Financial Literacy (X1) and Risk Perception (X2) in the use of P2P Lending Shopee Paylater, the decision to use P2P Lending Shopee Paylater would increase. Conversely, the worse the risk perception on the interest in using P2P Lending Shopee Paylater, the decision to use P2P Lending Shopee Paylater would decrease. Similarly, the result of the F-test indicated that the variables of Financial Literacy and risk perception simultaneously affected the use of P2P Lending Shopee Paylater.

Keywords: Financial Literacy, Risk Perception, Usage Interest.

