

ABSTRAK

Skripsi dengan judul “Pengaruh Besar Pinjaman dan *Financial Risk Taking* terhadap Perilaku Keuangan Pengguna *Shopee PayLater* pada Mahasiswa Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung Ditinjau dari Perspektif Akuntansi Syariah” ini ditulis oleh Lutviah Intan Shadidah, NIM. 126403203191, Pembimbing Dr. Lantip Susilowati, S.Pd., M.M.

Latar belakang dari penelitian ini yaitu seiring berjalannya teknologi, *PayLater* semakin digemari oleh gen Z. Kecanggihan teknologi berdampak signifikan terhadap kelangsungan hidup mahasiswa dan menjadi lebih konsumtif melalui alat pembayaran secara digital, sehingga perilaku keuangan mereka belum stabil. Hal ini disebabkan kurangnya pemahaman tentang mengatur keuangan. Maka dari itu diperlukan pemahaman tentang pengelolaan keuangan agar para mahasiswa bisa mengelola dan mengatur keuangannya secara baik, khususnya pengelolaan keuangan yang sesuai dengan hukum dan prinsip syariah agar tidak terjerat layanan yang merugikan serta tidak melakukan perilaku yang menyimpang yang bertentangan dengan ajaran agama Islam.

Penelitian ini bertujuan untuk meneliti (1) pengaruh besar pinjaman dan *financial risk taking* terhadap perilaku keuangan pengguna *shopee paylater* pada mahasiswa UIN Sayyid Ali Rahmatullah Tulungagung (2) pengaruh besar pinjaman terhadap perilaku keuangan pengguna *shopee paylater* pada mahasiswa UIN Sayyid Ali Rahmatullah Tulungagung (3) pengaruh *financial risk taking* terhadap perilaku keuangan pengguna *shopee paylater* pada mahasiswa UIN Sayyid Ali Rahmatullah Tulungagung (4) kesesuaian perilaku keuangan pengguna *shopee paylater* pada mahasiswa UIN Sayyid Ali Rahmatullah Tulungagung ditinjau dari perspektif akuntansi syariah.

Metode penelitian yang digunakan metode pendekatan kuantitatif dengan jenis penelitian asosiatif dan deskriptif. Populasi yang digunakan mahasiswa UIN Sayyid Ali Rahmatullah Tulungagung. Sumber data primer. Metode pengumpulan data dengan penyebaran kuesioner. Sampel dengan rumus slovin 5% yaitu 400 responden dengan teknik *Purposive Sampling*. Analisis data menggunakan SPSS16.

Hasil penelitian menunjukkan bahwa secara simultan (1) besar pinjaman dan *financial risk taking* berpengaruh positif signifikan terhadap perilaku keuangan pengguna *shopee paylater* pada mahasiswa UIN Sayyid Ali Rahmatullah Tulungagung, secara parsial (2) besar pinjaman berpengaruh positif signifikan terhadap perilaku keuangan pengguna *shopee paylater* pada mahasiswa UIN Sayyid Ali Rahmatullah Tulungagung (3) *financial risk taking* berpengaruh positif signifikan terhadap perilaku keuangan pengguna *shopee paylater* pada mahasiswa UIN Sayyid Ali Rahmatullah Tulungagung (4) kesesuaian perilaku keuangan pengguna *shopee paylater* ditinjau dari perspektif akuntansi syariah bahwa akuntansi dalam perilaku keuangan sebuah disiplin ilmu untuk mengukur pengaruh perilaku setiap individu terhadap data akuntansi berdasarkan Al-Qur'an dan Hadist. Dengan menerapkan perilaku keuangan sesuai dengan prinsip akuntansi syariah akan berpikir secara religional dan juga untuk menghindari masalah keuangan seperti tidak menabung, banyak hutang, dan pembiayaan macet.

Kata Kunci : Besar Pinjaman, *Financial Risk Taking*, Perilaku Keuangan Pengguna *Shopee Pay Later*, Akuntansi Syariah

ABSTRACT

The thesis with the title "The Big Influence of Loans and Financial Risk Taking on the Financial Behavior of Shopee PayLater Users among Sayyid Ali Rahmatullah Tulungagung State Islamic University Students Viewed from a Sharia Accounting Perspective" was written by Lutviah Intan Shadidah, NIM. 126403203191, Supervisor Dr. Lantip Susilowati, S.Pd., M.M.

The background of this research is that as technology progresses, PayLater is increasingly popular with Gen Z. Technological sophistication has a significant impact on students' survival and they become more consumptive through digital payment tools, so that their financial behavior is not yet stable. This is due to a lack of understanding about managing finances. Therefore, it is necessary to understand financial management so that students can manage and manage their finances well, especially financial management in accordance with sharia law and principles so that they do not get caught in detrimental services and do not engage in deviant behavior that is contrary to the teachings of the Islamic religion.

This study aims to examine (1) the influence of large loans and financial risk taking on the financial behavior of Shopee Paylater users among UIN Sayyid Ali Rahmatullah Tulungagung students (2) The influence of large loans on the financial behavior of Shopee Paylater users among UIN Sayyid Ali Rahmatullah Tulungagung students (3) the influence of financial risk taking on the financial behavior of Shopee Paylater users among UIN Sayyid Ali Rahmatullah Tulungagung students (4) the suitability of the financial behavior of Shopee Paylater users among UIN Sayyid Ali Rahmatullah Tulungagung students viewed from a sharia accounting perspective.

The research method used is a quantitative approach with associative and descriptive research types. The population used was students at UIN Sayyid Ali Rahmatullah Tulungagung. Primary data source. Data collection method by distributing questionnaires. The sample with the 5% Slovin formula is 400 respondents using the Purposive Sampling technique. Data analysis using SPSS16.

The results of the research show that simultaneously (1) the size of the loan and financial risk taking have a significant positive effect on the financial behavior of Shopee Paylater users among UIN Sayyid Ali Rahmatullah Tulungagung students, partially (2) the size of the loan has a significant positive effect on the financial behavior of Shopee Paylater users among students UIN Sayyid Ali Rahmatullah Tulungagung (3) financial risk taking has a significant positive effect on the financial behavior of shopee paylater users among UIN Sayyid Ali Rahmatullah Tulungagung students (4) suitability of financial behavior of shopee paylater users viewed from a sharia accounting perspective that accounting in financial behavior is a scientific discipline for measuring the influence of each individual's behavior on accounting data based on the Al-Qur'an and Hadith. By implementing financial behavior in accordance with sharia accounting principles, you will think religiously and also avoid financial problems such as not saving, lots of debt and bad financing.

Keywords: *Loan Size, Financial Risk Taking, Financial Behavior of Shopee Pay Later Users, Sharia Accounting*