

ABSTRAK

Frisma Dewi Setyawati. 2026. Pengaruh *Financial Capability*, *Self-Control*, Dan *Financial Risk Tolerance* Terhadap *Financial Well-Being* Dengan Mediasi *Financial Resilience* Pada Pengguna *Paylater* Usia Produktif Di Karesidenan Madiun. Skripsi. Program Studi Manajemen, Fakultas Ekonomi dan Bisnis, Universitas PGRI Madiun. Pembimbing (I) Dr. Liliek Nur Sulistiyowati, S.E., M.M. Pembimbing (II) Aliffianti Safiria Ayu Ditta, S.E., M.AK., CTT.

Penggunaan layanan *paylater* di kalangan usia produktif terus meningkat seiring kemudahan akses kredit digital, namun kemudahan tersebut berpotensi menimbulkan tekanan finansial apabila tidak diimbangi kemampuan pengelolaan keuangan yang memadai, sehingga peran ketahanan keuangan menjadi penting untuk dikaji. Penelitian ini bertujuan menganalisis pengaruh *financial capability*, *self-control*, dan *financial risk tolerance* terhadap *financial well-being*, baik secara langsung maupun melalui mediasi *financial resilience*, pada pengguna *paylater* usia produktif di Karesidenan Madiun. Penelitian menggunakan pendekatan kuantitatif dengan desain survei terhadap 385 responden berusia 20-40 tahun yang dipilih melalui *purposive sampling*. Data dikumpulkan menggunakan kuesioner skala Likert empat poin melalui Google Form, kemudian dianalisis dengan Partial Least Square-Structural Equation Modeling (PLS-SEM) berbantuan SmartPLS 4. Hasil menunjukkan *financial capability*, *self-control*, dan *financial risk tolerance* berpengaruh positif signifikan terhadap *financial resilience*. *Financial capability*, *self-control*, *financial risk tolerance*, dan *financial resilience* berpengaruh positif signifikan terhadap *financial well-being*. *Financial resilience* terbukti memediasi ketiga variabel tersebut, bersifat parsial untuk *financial capability*, *self-control*, dan *financial risk tolerance*. Temuan ini menegaskan ketahanan keuangan sebagai jalur penting yang menghubungkan kapabilitas dan perilaku keuangan dengan kesejahteraan keuangan pengguna *paylater*, sehingga penyelenggara layanan *paylater* disarankan mengembangkan fitur yang mendukung pengendalian diri pengguna.

Kata Kunci : *Financial Capability*, *Self-Control*, *Financial Risk Tolerance*, *Financial Resilience*, *Financial Well-Being*

ABSTRACT

Friska Dewi Setyawati. 2026. Pengaruh *Financial Capability*, *Self-Control*, Dan *Financial Risk Tolerance* Terhadap *Financial Well-Being* Dengan Mediasi *Financial Resilience* Pada Pengguna *Paylater* Usia Produktif Di Karesidenan Madiun. Skripsi. Program Studi Manajemen, Fakultas Ekonomi dan Bisnis, Universitas PGRI Madiun. Pembimbing (I) Dr. Liliek Nur Sulistiyowati, S.E., M.M. Pembimbing (II) Aliffianti Safiria Ayu Ditta, S.E., M.AK., CTT.

The use of paylater services among the productive-age population continues to increase with the ease of digital credit access; however, this convenience may lead to financial strain if not accompanied by adequate financial management skills, making financial resilience an important factor to examine. This study analyzes the effect of financial capability, self-control, and financial risk tolerance on financial well-being, directly and through the mediation of financial resilience, among productive-age paylater users in the Madiun Residency. The study employed a quantitative survey design involving 385 respondents aged 20-40 years, selected through purposive sampling. Data were collected using a four-point Likert-scale questionnaire via Google Form and analyzed using Partial Least Square-Structural Equation Modeling (PLS-SEM) with SmartPLS 4. Results show that financial capability, self-control, and financial risk tolerance significantly and positively affect financial resilience. Financial capability, self-control, financial risk tolerance, and financial resilience significantly and positively affect financial well-being. Financial resilience mediates all three variables, partially for financial capability, self-control, and financial risk tolerance. These findings confirm financial resilience as a key pathway linking financial capability and behavior to paylater users' financial well-being, suggesting providers develop features that support users' self-control.

Keywords: Financial Capability, Self-Control, Financial Risk Tolerance, Financial Resilience, Financial Well-Being