


PENGARUH *FINANCIAL KNOWLEDGE* TERHADAP *FINANCIAL MANAGEMENT BEHAVIOR* DENGAN *FINANCIAL ATTITUDE* SEBAGAI VARIABEL INTERVENING PENGGUNA LAYANAN *BUY NOW PAY LATER* DI KOTA YOGYAKARTA

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh *financial knowledge* terhadap *financial management behavior* dengan *financial attitude* sebagai variabel intervening pengguna layanan *buy now pay later*. Metode pemilihan sampel yang digunakan adalah *purposive sampling* sejumlah 100 responden. Pengumpulan data primer dilakukan dengan metode kuesioner yang telah diuji validitas dan reliabilitas. Analisis dalam penelitian ini menggunakan *Structural Equation Modeling* (SEM) dan diolah menggunakan SmartPLS. Hasil analisis data menunjukkan bahwa *financial knowledge* berpengaruh positif signifikan terhadap *financial management behavior*. *Financial knowledge* berpengaruh positif signifikan terhadap *financial attitude*. *Financial attitude* berpengaruh positif signifikan terhadap *financial management behavior*. *Financial knowledge* dimediasi oleh *financial attitude* berpengaruh positif signifikan terhadap *financial management behavior*.

Kata Kunci: *Financial Knowledge, Financial Management Behavior, Financial Attitude*

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***THE INFLUENCE OF FINANCIAL KNOWLEDGE ON FINANCIAL
MANAGEMENT BEHAVIOR WITH FINANCIAL ATTITUDE AS AN
INTERVENING VARIABLE FOR BUY NOW PAY LATER SERVICE USERS
IN THE CITY OF YOGYAKARTA***

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Abstract

This study is aimed to analyze the influence of financial knowledge on financial management behavior with financial attitude as an intervening variable for users of buy now pay later services. The sample selection method used was purposive sampling of 100 respondents. Primary data collection was carried out using a questionnaire method which had been tested for validity and reliability. The analysis in this study used Structural Equation Modeling (SEM) and was processed using SmartPLS. The results of data analysis show that financial knowledge has a significant positive effect on financial management behavior. Financial knowledge has a significant positive effect on financial attitude. Financial attitude has a significant positive effect on financial management behavior. Financial knowledge is mediated by financial attitude and has a significant positive effect on financial management behavior.

Keywords: *Financial Knowledge, Financial Management Behavior, Financial Attitud*