

**PENGARUH *FINANCIAL ATTITUDE*, *FINANCIAL LITERACY* DAN
FINANCIAL PLANNING TERHADAP *FINANCIAL MANAGEMENT
BEHAVIOR* PADA GENERASI Z DENGAN *FINANCIAL SELF-EFFICACY*
SEBAGAI MEDIASI**

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh *financial attitude*, *financial literacy*, dan *financial planning* terhadap *financial management behavior* pada Generasi Z, dengan *financial self-efficacy* sebagai variabel mediasi. Generasi Z sebagai kelompok demografis yang lahir dan tumbuh dalam era digital memiliki akses luas terhadap informasi keuangan, namun masih menghadapi tantangan dalam pengelolaan keuangan yang bijak. Menggunakan pendekatan kuantitatif dengan teknik *Partial Least Square Structural Equation Modeling* (PLS-SEM), data dikumpulkan melalui kuesioner online terhadap 420 responden Generasi Z yang telah memiliki penghasilan atau uang bulanan. Hasil penelitian menunjukkan bahwa *financial attitude*, *financial literacy*, dan *financial planning* berpengaruh positif terhadap *financial management behavior*. Selain itu, *financial self-efficacy* terbukti memiliki pengaruh mediasi yang signifikan dalam hubungan antara ketiga variabel independen tersebut terhadap perilaku pengelolaan keuangan. Temuan ini menggarisbawahi pentingnya penguatan efikasi diri finansial dalam membentuk perilaku keuangan yang sehat dan strategis. Penelitian ini memberikan kontribusi terhadap pengembangan strategi edukasi keuangan bagi generasi muda dan pengambilan kebijakan berbasis perilaku keuangan.

Kata Kunci: *Financial Attitude, Financial Literacy, Financial Planning, Financial Management Behavior, Financial Self-Efficacy*

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BEHAVIOR AMONG GENERATION Z WITH FINANCIAL SELF-
EFFICACY AS MEDIATING**

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Abstract

This study aims to analyze the influence of financial attitude, financial literacy, and financial planning on financial management behavior in Generation Z, with financial self-efficacy as a mediating variable. Generation Z, as a demographic group born and raised in the digital era, has extensive access to financial information, but still faces challenges in wise financial management. Using a quantitative approach with the Partial Least Square Structural Equation Modeling (PLS-SEM) technique, data were collected through an online questionnaire from 420 Generation Z respondents who already have a monthly income. The results show that financial attitude, financial literacy, and financial planning have a positive effect on financial management behavior. In addition, financial self-efficacy is proven to have a significant mediating effect in the relationship between the three independent variables on financial management behavior. These findings underscore the importance of strengthening financial self-efficacy in shaping healthy and strategic financial behavior. This research contributes to the development of financial education strategies for the younger generation and policy-making based on financial behavior.

Keywords: *Financial Attitude, Financial Literacy, Financial Planning, Financial Management Behavior, Financial Self-Efficacy.*