

**PENGARUH *FINANCIAL KNOWLEDGE*, *FINANCIAL SELF-EFFICACY*,  
DAN *FINANCIAL BEHAVIOR* TERHADAP *DIGITAL CONSUMPTION  
BEHAVIOR* PADA MAHASISWA GENERASI Z DI DAERAH ISTIMEWA  
YOGYAKARTA DENGAN *SELF-CONTROL* SEBAGAI VARIABEL  
MEDIASI**

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**Abstrak**

Penelitian ini bertujuan untuk mengetahui pengaruh *financial knowledge*, *financial self-efficacy*, dan *financial behavior* terhadap *digital consumption behavior* pada Mahasiswa Generasi Z di Daerah Istimewa Yogyakarta dengan *self-control* sebagai variabel mediasi. Populasi penelitian ini 56.856 Mahasiswa aktif Generasi Z di Daerah Istimewa Yogyakarta dengan sampel sebanyak 400 responden yang dipilih dengan metode *purposive sampling*. Jenis data pada penelitian ini menggunakan data kuantitatif dan sumber data berupa data primer dengan kuesioner secara online yang telah diuji validitas dan reliabilitasnya. Metode analisis data penelitian ini menggunakan *Partial Least Square-Structural Equation Modelling* (PLS-SEM). Hasil analisis menunjukkan bahwa *financial knowledge*, *financial self-efficacy* dan *financial behavior* memiliki pengaruh positif dan signifikan terhadap *self-control* dan *digital consumption behavior* Mahasiswa Generasi Z di Daerah Istimewa Yogyakarta, *self-control* berpengaruh positif dan signifikan terhadap *digital consumption behavior* Mahasiswa Generasi Z di Daerah Istimewa Yogyakarta, serta *financial knowledge*, *financial self-efficacy* dan *financial behavior* berpengaruh positif dan signifikan terhadap *digital consumption behavior* melalui *self-control* Mahasiswa aktif Generasi Z di Daerah Istimewa Yogyakarta.

**Kata Kunci:** *Financial Knowledge*, *Financial Self-Efficacy*, *Financial Behavior*, *Digital Consumption Behavior*, *Self-Control*

2021/3/25  


***THE INFLUENCE OF FINANCIAL KNOWLEDGE, FINANCIAL SELF-EFFICACY, AND FINANCIAL BEHAVIOR ON DIGITAL CONSUMPTION BEHAVIOR IN GENERATION Z STUDENTS IN THE SPECIAL REGION OF YOGYAKARTA WITH SELF-CONTROL AS A MEDIATION VARIABLE***

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***Abstract***

*This study aims to examine the impact of financial knowledge, financial self-efficacy, and financial behavior on digital consumption behavior among Generation Z students in the Special Region of Yogyakarta, with self-control serving as a mediating variable. The population of this study consisted of 56,856 active Generation Z students in the Special Region of Yogyakarta, with a sample of 400 respondents selected using purposive sampling. The study employed quantitative data, sourced from primary data collected via an online questionnaire that was tested for validity and reliability. The data analysis method employed was Partial Least Squares Structural Equation Modelling (PLS-SEM). The results indicate that financial knowledge, financial self-efficacy, and financial behaviour have a positive and significant effect on self-control and digital consumption behaviour among Generation Z students in the Special Region of Yogyakarta. Furthermore, self-control was found to have a positive and significant effect on digital consumption behavior. Lastly, financial knowledge, financial self-efficacy, and financial behaviour were found to have a positive and significant influence on digital consumption behaviour through self-control among active Generation Z students in the Special Region of Yogyakarta.*

***Keywords:*** *Financial Knowledge, Financial Self-Efficacy, Financial Behavior, Digital Consumption Behavior, Self-Control*