

PENGARUH *FINANCIAL LITERACY*, *SELF-CONTROL*, DAN *FUTURE ORIENTATION* TERHADAP *SAVING BEHAVIOR* DENGAN *FINANCIAL ATTITUDE* SEBAGAI VARIABEL MEDIASI PADA GENERASI Z

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Abstrak

Penelitian ini bertujuan untuk menganalisis pengaruh *financial literacy*, *self-control*, dan *future orientation* terhadap *saving behavior* dengan *financial attitude* sebagai variabel mediasi pada Generasi Z di Indonesia. Penelitian ini bertujuan untuk memahami bagaimana variabel independen tersebut berkontribusi terhadap perilaku menabung baik secara langsung maupun tidak langsung melalui *financial attitude*. Penelitian ini menggunakan teknik *non-probability sampling* dengan metode *purposive sampling* dan melibatkan 105 responden dari kalangan Generasi Z. Data primer diperoleh melalui penyebaran kuesioner secara online menggunakan *Google Forms*, dan telah melalui uji validitas serta reliabilitas. Analisis data dilakukan dengan pendekatan deskriptif dan menggunakan software SmartPLS 4.0. Pengujian instrumen mencakup uji validitas konvergen, validitas diskriminan, reliabilitas konstruk, nilai R-square, serta uji hipotesis. Hasil penelitian menunjukkan bahwa *financial literacy* dan *self-control* tidak berpengaruh positif terhadap *saving behavior*, sementara *future orientation* berpengaruh positif dan signifikan terhadap *saving behavior*. Selain itu, *financial attitude* terbukti memediasi pengaruh *financial literacy*, *self-control*, dan *future orientation* terhadap *saving behavior*.

Kata Kunci: *Financial Literacy*, *Self-Control*, *Future Orientation*, *Financial Attitude*, *Saving Behavior*, Generasi Z.

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**THE INFLUENCE OF FINANCIAL LITERACY, SELF-CONTROL, AND
FUTURE ORIENTATION ON SAVING BEHAVIOR WITH FINANCIAL
ATTITUDE AS A MEDIATING VARIABLE IN GENERATION Z**

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Abstract

This research aims to analyze the influence of financial literacy, self-control, and future orientation on saving behavior, with financial attitude as a mediating variable among Generation Z in Indonesia. The research aims to understand how these independent variables contribute to saving behavior, both directly and indirectly through financial attitudes. The research employs a non-probability sampling technique, specifically purposive sampling, and involves 105 respondents from Generation Z. Primary data were obtained through the distribution of online questionnaires via Google Forms, and the data underwent validity and reliability testing. Data analysis was conducted using a descriptive approach and SmartPLS 4.0 software. The instrument testing included assessments of convergent validity, discriminant validity, construct reliability, R-squared value, and hypothesis testing. The results of the study indicate that financial literacy and self-control do not have a positive impact on saving behavior, whereas future orientation has a positive and significant effect on saving behavior. Furthermore, financial attitude is shown to mediate the influence of financial literacy, self-control, and future orientation on saving behavior.

Keywords: *Financial Literacy, Self-Control, Future Orientation, Financial Attitude, Saving Behavior, Generation Z.*