

**PENGARUH LITERASI KEUANGAN, *FINANCIAL TECHNOLOGY*, DAN
GAYA HIDUP TERHADAP PERILAKU KEUANGAN GENERASI Z
PADA PRODI S1 MANAJEMEN UNIVERSITAS PENDIDIKAN
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ABSTRAK

Riset ini bertujuan untuk menguji pengaruh literasi keuangan, *Financial Technology*, dan gaya hidup secara parsial maupun simultan terhadap perilaku keuangan gen z pada prodi S1 Manajemen Universitas Pendidikan Ganesha. Penelitian ini memakai desain riset kuantitatif kausal dengan mempergunakan teknik analisis regresi linier berganda. Penentuan sampel memakai teknik *proportionate stratified random sampling*, sehingga data sampel yang dipakai ialah 90 responden. Hasil penelitian ini menunjukkan, (1) Literasi keuangan berpengaruh positif dan signifikan terhadap perilaku keuangan. (2) *Financial Technology* tidak berpengaruh signifikan terhadap perilaku keuangan. (3) Gaya hidup berpengaruh negatif dan signifikan terhadap perilaku keuangan. (4) Literasi keuangan, *financial technology*, dan gaya hidup berpengaruh signifikan secara simultan terhadap perilaku keuangan.

Kata-kata Kunci : literasi keuangan, *financial technology*, gaya hidup, perilaku keuangan

THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL TECHNOLOGY, AND LIFESTYLE ON THE FINANCIAL BEHAVIOR OF GENERATION Z IN THE UNDERGRADUATE MANAGEMENT PROGRAM OF GANESHA EDUCATIONAL UNIVERSITY

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ABSTRACT

This research aims to examine the influence of financial literacy, financial technology and lifestyle partially or simultaneously on the financial behavior of Gen Z in the Bachelor of Management study program at Ganesha University of Education. This research uses a causal quantitative research design using multiple linear regression analysis techniques. The sample was determined using a proportionate stratified random sampling technique, so that the sample data used was 90 respondents. The results of this research show, (1) Financial literacy has a positive and significant effect on financial behavior. (2) Financial Technology does not have a significant effect on financial behavior. (3) Lifestyle has a negative and significant effect on financial behavior. (4) Financial literacy, financial technology, and lifestyle simultaneously have a significant effect on financial behavior.

Keywords : financial literacy, financial technology, lifestyle, financial behavior