

**PENGARUH LITERASI KEUANGAN, SIKAP KEUANGAN,
GAYA HIDUP DAN *FINANCIAL TECHNOLOGY* TERHADAP PERILAKU
KEUANGAN GENERASI Z DI DAERAH ISTIMEWA YOGYAKARTA**

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INTISARI

Latar Belakang : Generasi Z merupakan kelompok yang sangat dekat dengan teknologi digital, termasuk layanan keuangan berbasis aplikasi. Fenomena ini memengaruhi cara mereka mengatur dan menggunakan uang. Tantangan muncul ketika rendahnya literasi keuangan, sikap konsumtif, dan kemudahan akses *fintech* tidak diimbangi dengan pengelolaan keuangan yang bijak.

Tujuan Penelitian : Mengetahui pengaruh literasi keuangan, sikap keuangan, gaya hidup, dan *financial technology* terhadap perilaku keuangan Generasi Z di Daerah Istimewa Yogyakarta.

Metode Penelitian : Penelitian kuantitatif dengan metode survei. Sampel penelitian sebanyak 242 responden Generasi Z di Daerah Istimewa Yogyakarta yang dipilih dengan *purposive sampling*. Analisis data dilakukan menggunakan *Partial Least Square–Structural Equation Modeling* (PLS-SEM) dengan bantuan *SmartPLS 4.0*.

Hasil : Literasi keuangan, sikap keuangan, gaya hidup dan *financial technology* berpengaruh positif signifikan terhadap perilaku keuangan.

Kesimpulan : Faktor literasi keuangan, sikap keuangan, gaya hidup, dan *financial technology* terbukti memengaruhi perilaku keuangan Generasi Z di Daerah Istimewa Yogyakarta. Peningkatan pemahaman keuangan dan pemanfaatan *fintech* yang bijak dapat membentuk perilaku keuangan yang lebih sehat.

Kata Kunci : Literasi keuangan, sikap keuangan, gaya hidup, *financial technology*, perilaku keuangan, Generasi Z.

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**THE INFLUENCE OF FINANCIAL LITERACY, FINANCIAL ATTITUDE,
LIFESTYLE, AND FINANCIAL TECHNOLOGY ON THE FINANCIAL
BEHAVIOR OF GENERATION Z IN THE SPECIAL REGION OF
YOGYAKARTA**

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ABSTRACT

Background: Generation Z is highly familiar with digital technology, including financial applications. This condition influences how they manage and utilize money. However, challenges arise when low financial literacy, a consumptive lifestyle, and easy access to fintech are not balanced with prudent financial management.

Objective: This study aims to analyze the influence of financial literacy, financial attitude, lifestyle, and financial technology on the financial behavior of Generation Z in the Special Region of Yogyakarta.

Method: The research employed a quantitative approach using a survey method. The sample consisted of 242 respondents from Generation Z in Yogyakarta, selected through purposive sampling. Data were analyzed using Partial Least Square–Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0.

Results: The findings indicate that financial literacy has a significant positive effect on financial behavior. Financial attitude also shows a significant positive effect. Lifestyle exerts a significant positive effect on financial behavior, while financial technology likewise has a significant positive effect.

Conclusion: Financial literacy, financial attitude, lifestyle, and financial technology are proven to influence the financial behavior of Generation Z in Yogyakarta. Enhancing financial knowledge and utilizing fintech wisely can foster healthier financial behavior.

Keywords: Financial literacy, financial attitude, lifestyle, financial technology, financial behavior, Generation Z.

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