

**The Influence of Financial Knowledge, Financial Attitude, and Locus of Control on Financial Behaviour Generation Z
(Student of Management FEB UPN Veteran Jakarta)**

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Abstract

The research used a quantitative study to examine the influence of financial knowledge, financial attitude, locus of control on the financial behaviour of generation Z. The students majoring in Management FEB UPN Veterans Jakarta in the study as samples. Sample selection using the Slovin formula with a simple random sampling method obtained a total sample of 240. Hypothesis testing in research conducted with Multiple Regression Analysis assisted by SmartPLS 3.0 program. The result is that there is a positive influence on financial knowledge on financial behaviour, there is a positive influence on financial attitude towards financial behaviour, but there is no positive influence on locus of control on financial behaviour.

Keywords : *Financial Behaviour, Financial Knowledge, Financial Attitude, Locus of Control, Generation Z*

Financial Knowledge, Financial Attitude, Locus Of Control Pada Financial Behaviour Generasi Z

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Abstrak

Penelitian ini menggunakan penelitian secara kuantitatif dengan tujuan mengkaji pengaruh *financial knowledge*, *financial attitude*, *locus of control* terhadap *financial behaviour* generasi Z. Adapun mahasiswa jurusan Manajemen FEB UPN Veteran Jakarta dalam penelitian dipergunakan sebagai sampel. Pemilihan sampel menggunakan rumus Slovin dengan metode *simple random sampling* yang diperoleh total sampel sejumlah 240. Pengujian hipotesis pada penelitian dilakukan dengan Analisis Regresi Berganda berbantuan program SmartPLS 3.0. Hasilnya didapatkan adanya pengaruh secara positif pada *financial knowledge* terhadap *financial behaviour*, adanya pengaruh secara positif pada *financial attitude* terhadap *financial behaviour*, namun tidak adanya pengaruh yang positif pada *locus of control* terhadap *financial behaviour*.

Kata kunci : *Financial Behaviour, Financial Knowledge, Financial Attitude, Locus of Control, Generasi Z.*