

***Analysis of Financial Literacy, Financial Technology and Lifestyle on the Financial Behavior of Generation Z in Pulo Village***

***By Zoya Azrin Azhima***

***Abstract***

*This research is included in quantitative research to find out the influence of financial literacy, financial technology, and lifestyle on the financial behavior of Generation Z in Pulo Village. Generation Z in Pulo Village was chosen as the object in this research with a total population of 547 Generation Z. The sampling technique in this research used probability sampling and the sample selection in this research used simple random sampling. A total of 180 students were selected from all RWs. Data collection was carried out by distributing questionnaires via Google Forms and analyzed using Partial Least Square (PLS). This research obtained the results of (1) financial literacy has a positive effect on the financial behavior of Generation Z in Pulo Village, (2) financial technology has a positive effect on the financial behavior of Generation Z in Pulo Village, (3) lifestyle has a positive effect on financial behavior of Generation Z in Pulo Village.*

***Keywords:*** *Financial Literacy, Financial Technology, Lifestyle, and Financial Behavior*

# **Analisis Literasi Keuangan, *Financial Technology*, dan Gaya Hidup terhadap Perilaku Keuangan Generasi Z di Kelurahan Pulo**

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## **Abstrak**

Penelitian ini termasuk pada penelitian kuantitatif dengan tujuan untuk mengetahui pengaruh literasi keuangan, *financial technology*, dan gaya hidup terhadap perilaku keuangan generasi Z di Kelurahan Pulo. Generasi Z di Kelurahan Pulo dipilih sebagai objek dalam penelitian ini dengan total populasi 547 Generasi Z. Teknik pengambilan sampel dalam penelitian ini menggunakan *probability sampling* dan pemilihan sampel dalam penelitian ini menggunakan *simple random sampling*. Sebanyak 180 mahasiswa dipilih dari semua RW. Pengumpulan data dilakukan dengan menyebarkan kuesioner melalui *Google Forms* dan dianalisis menggunakan *Partial Least Square* (PLS). Penelitian ini memperoleh hasil (1) literasi keuangan berpengaruh positif terhadap perilaku keuangan generasi Z di Kelurahan Pulo, (2) *financial technology* berpengaruh positif terhadap perilaku keuangan generasi Z di Kelurahan Pulo, (3) gaya hidup berpengaruh positif terhadap perilaku keuangan generasi Z di Kelurahan Pulo.

**Kata Kunci:** Literasi Keuangan, *Financial Technology*, Gaya Hidup, dan Perilaku Keuangan