

Analysis of Personal Financial Management Behavior of E-Wallet Users (A Study on FEB UPNVJ Students)

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Abstract

This research is a quantitative research aimed at examining the influence of financial literacy, self-control, and financial technology on personal financial management behavior. The study utilizes all students of the Faculty of Economics and Business at UPN "Veteran" Jakarta as the population. The data used in this research is primary data obtained through a questionnaire with a total of 126 student respondents, which were then analyzed using the SEM PLS method with SmartPLS 4.1 software. The research findings indicate that financial literacy and self-control have an impact on personal financial management behavior, while financial technology does not affect personal financial management behavior.

Keywords: *financial literacy, self-control, financial technology, personal financial management behavior*

**Analisis *Personal Financial Management Behavior* Pengguna Dompot Digital
(Studi Pada Mahasiswa FEB UPNVJ)**

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Abstrak

Penelitian ini merupakan penelitian kuantitatif yang bertujuan untuk mengetahui pengaruh *financial literacy*, *self control*, dan *financial technology* terhadap *personal financial management behavior*. Penelitian ini menggunakan seluruh mahasiswa Fakultas Ekonomi dan Bisnis UPN “Veteran” Jakarta sebagai populasi. Data yang digunakan pada penelitian ini merupakan data primer yang berupa kuesioner dengan total 126 responden mahasiswa, yang kemudian dianalisis menggunakan metode SEM PLS dengan *software* SmartPLS 4.1. Hasil penelitian menunjukkan bahwa *financial literacy* dan *self control* berpengaruh terhadap *personal financial management behavior*, sedangkan *financial technology* tidak memiliki pengaruh terhadap *personal financial management behavior*.

Kata Kunci: *financial literacy*, *self control*, *financial technology*, *personal financial management behavior*