

ABSTRAK

Tujuan penelitian ini adalah untuk menganalisis pengaruh literasi keuangan dan *financial attitude* terhadap *financial management behavior* pada Generasi Z di Kabupaten Bangkalan dengan *locus of control* sebagai variabel mediasi. Penelitian ini menggunakan pendekatan kuantitatif dengan teknik pengumpulan data melalui penyebaran kuesioner. Populasi dalam penelitian ini adalah Generasi Z di Kabupaten Bangkalan. Sampel penelitian ditentukan menggunakan teknik purposive sampling sehingga diperoleh sebanyak 100 responden. Data yang terkumpul dianalisis menggunakan metode Structural Equation Modeling-Partial Least Squares (SEM-PLS) dengan bantuan perangkat lunak SmartPLS. Analisis dilakukan melalui evaluasi model pengukuran (outer model), evaluasi model struktural (inner model), dan pengujian hipotesis melalui teknik bootstrapping. Hasil penelitian menunjukkan bahwa *financial attitude* berpengaruh terhadap *financial management behavior* dan *locus of control* pada Generasi Z di Kabupaten Bangkalan. Literasi keuangan juga berpengaruh terhadap *locus of control* dan *financial management behavior*. Namun, *locus of control* tidak berpengaruh terhadap *financial management behavior*. Selain itu, *locus of control* tidak mampu memediasi pengaruh *financial attitude* maupun literasi keuangan terhadap *financial management behavior* pada Generasi Z di Kabupaten Bangkalan.

Kata Kunci : Literasi Keuangan, *Financial Attitude*, *Locus of Control*, *Financial Management Behavior*, Generasi Z.

ABSTRACT

The purpose of this study is to analyze the influence of financial literacy and financial attitude on financial management behavior among Generation Z in Bangkalan Regency with locus of control as a mediating variable. This study uses a quantitative approach with data collection techniques through distributing questionnaires. The population in this study is Generation Z in Bangkalan Regency. The research sample was determined using a purposive sampling technique to obtain 100 respondents. The collected data were analyzed using the Structural Equation Modeling-Partial Least Squares (SEM-PLS) method with the help of SmartPLS software. The analysis was carried out through evaluation of the measurement model (outer model), evaluation of the structural model (inner model), and hypothesis testing through the bootstrapping technique. The results of the study indicate that financial attitude influences financial management behavior and locus of control among Generation Z in Bangkalan Regency. Financial literacy also influences locus of control and financial management behavior. However, locus of control does not influence financial management behavior. In addition, locus of control is unable to mediate the influence of financial attitude or financial literacy on financial management behavior among Generation Z in Bangkalan Regency.

Keywords : *Financial Literacy, Financial Attitude, Locus of Control, Financial Management Behavior, Generation Z.*