

ABSTRAK

Penelitian ini bertujuan untuk mengetahui apakah ada pengaruh literasi keuangan dan *fintech payment* terhadap perilaku manajemen keuangan pada Gen Z di Mojokerto. Penelitian ini merupakan penelitian kuantitatif dengan teknik pengumpulan data menggunakan kuesioner. Sampel dalam penelitian ini berjumlah 100 orang Gen Z di Kecamatan Mojosari Kabupaten Mojokerto. Teknik pengambilan sampel yang digunakan adalah Teknik *purposive sampling*. Pengolahan data primer menggunakan teknik analisis *Statistical Package for Social Science* (SPSS) versi 27 dengan metode analisis regresi linear berganda. Hasil dari penelitian membuktikan bahwa secara parsial atau masing-masing variabel independen berpengaruh signifikan terhadap perilaku manajemen keuangan dan secara simultan literasi keuangan dan *fintech payment* berpengaruh signifikan terhadap perilaku manajemen keuangan Gen Z.

Kata kunci: Literasi Keuangan, *Fintech Payment*, Gen Z

ABSTRACT

This study aims to determine whether there is an effect of financial literacy and fintech payment on financial management behavior in Gen Z in Mojokerto. This research is a quantitative study with data collection techniques using a questionnaire. The sample in this study amounted to 100 Gen Z people in Mojokerto District, Mojokerto Regency. The sampling technique used was purposive sampling technique. Primary data processing using Statistical Package for Social Science (SPSS) version 27 analysis techniques with multiple linear regression analysis methods. The results of the study prove that partially or each independent variable has a significant effect on financial management behavior and simultaneously financial literacy and fintech payment have a significant effect on Gen Z financial management behavior.

.Keywords: *Financial Literacy, Fintech Payment, Gen Z*