

ABSTRAK

Nurul Fadila, Analisis Pengaruh *Financial Literacy*, *Financial Attitude*, dan *Financial Management Behavior* terhadap *Financial Well Being* dengan *Financial Technology* sebagai Variabel Moderasi (Studi Kasus Masyarakat Usia Produktif di Madura), Prof. Dr. Bambang Haryadi, S.E., M.Si., Ak. dan Dr. Helmi Buyung Aulia S., ST., SE., MMT. Penelitian ini bertujuan untuk menganalisis pengaruh *financial literacy*, *financial attitude*, dan *financial management behavior* terhadap *financial well being* dengan *financial technology* sebagai variabel moderasi pada masyarakat usia produktif di Pulau Madura. Latar belakang penelitian ini didasarkan pada pentingnya literasi dan sikap keuangan serta perilaku manajemen keuangan dalam meningkatkan kesejahteraan finansial masyarakat, terutama di wilayah dengan tingkat kemiskinan tinggi seperti Madura. Penelitian ini menggunakan pendekatan kuantitatif dengan teknik analisis *Partial Least Square Structural Equation Modeling* (PLS-SEM). Sampel penelitian berjumlah 136 responden yang tersebar di empat kabupaten: Bangkalan, Sampang, Pamekasan, dan Sumenep, dengan teknik purposive sampling. Hasil penelitian menunjukkan bahwa *financial attitude* dan *financial management behavior* berpengaruh terhadap *financial well being*. Sedangkan *financial literacy* tidak berpengaruh signifikan terhadap *financial well-being*. Selain itu, *financial technology* terbukti tidak memperkuat pengaruh ketiga variabel tersebut terhadap *financial well being*. Temuan ini memberikan kontribusi teoritis dan praktis, khususnya dalam perumusan kebijakan literasi keuangan dan pengembangan layanan fintech di daerah dengan karakteristik ekonomi yang serupa.

Kata kunci : *financial literacy*, *financial attitude*, *financial management behavior*, *financial well being*, *financial technology*, masyarakat usia produktif, Madura.

ABSTRACT

Nurul Fadila, Analysis of the Influence of *Financial Literacy, Financial Attitude, and Financial Management Behavior on Financial Well Being* with *Financial Technology* as a Moderating Variable (Case Study of the Productive-Age in Madura), Prof. Dr. Bambang Haryadi, S.E., M.Si., Ak_dan Dr. Helmi Buyung Aulia S., ST., SE., MMT. This study aims to analyze the influence of financial literacy, financial attitude, and financial management behavior on financial well-being, with financial technology as a moderating variable, among the productive-age population on Madura Island. The background of this research is based on the importance of financial literacy, financial attitudes, and financial management behavior in enhancing the financial well-being of the community, especially in regions with high poverty rates such as Madura. This study employs a quantitative approach using Partial Least Square Structural Equation Modeling (PLS-SEM) analysis techniques. The research sample consists of 136 respondents spread across four regencies: Bangkalan, Sampang, Pamekasan, and Sumenep, selected through purposive sampling. The results indicate that financial attitude and financial management behavior have a significant influence on financial well-being, whereas financial literacy does not have a significant effect. In addition, financial technology does not strengthen the impact of these three variables on financial well-being. These findings provide both theoretical and practical contributions, particularly in the formulation of financial literacy policies and the development of fintech services in regions with similar economic characteristics.

Password: financial literacy, financial attitude, financial management behavior, financial well being, financial technology, productive-age population, Madura.