

## ABSTRAK

### **PENGARUH *DIGITAL FINANCIAL LITERACY*, *FINANCIAL TECHNOLOGY*, *FINANCIAL SELF-EFFICACY*, DAN *LIFESTYLE* TERHADAP PENGELOLAAN KEUANGAN GENERASI Z DI DAERAH ISTIMEWA YOGYAKARTA**

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Penelitian ini bertujuan untuk mengetahui: (1) pengaruh *digital financial literacy*, *financial technology*, *financial self-efficacy*, dan *lifestyle* terhadap pengelolaan keuangan Generasi Z di Daerah Istimewa Yogyakarta, (2) pengaruh *digital financial literacy* terhadap pengelolaan keuangan Generasi Z di Daerah Istimewa Yogyakarta, (3) pengaruh *financial technology* terhadap pengelolaan keuangan Generasi Z di Daerah Istimewa Yogyakarta, (4) pengaruh *financial self-efficacy* terhadap pengelolaan keuangan Generasi Z di Daerah Istimewa Yogyakarta, (5) pengaruh *lifestyle* terhadap pengelolaan keuangan Generasi Z di Daerah Istimewa Yogyakarta. Jenis penelitian yang digunakan adalah survei dengan pendekatan kuantitatif. Populasi penelitian ini adalah seluruh Generasi Z yang berdomisili di Daerah Istimewa Yogyakarta. Sampel penelitian ini adalah sebagian Generasi Z yang berdomisili di Daerah Istimewa Yogyakarta sebanyak 96 responden. Teknik pengambilan sampel yang digunakan adalah *non probability sampling* dengan metode *purposive sampling*. Teknik analisis data dalam penelitian ini adalah analisis regresi linier berganda dengan menggunakan aplikasi IBM SPSS 26. Hasil penelitian ini menunjukkan bahwa: (1) *digital financial literacy*, *financial technology*, *financial self-efficacy*, dan *lifestyle* berpengaruh secara simultan terhadap pengelolaan keuangan Generasi Z di Daerah Istimewa Yogyakarta, (2) *digital financial literacy* berpengaruh terhadap pengelolaan keuangan Generasi Z di Daerah Istimewa Yogyakarta, (3) *financial technology* tidak berpengaruh terhadap pengelolaan keuangan Generasi Z di Daerah Istimewa Yogyakarta, (4) *financial self-efficacy* berpengaruh terhadap pengelolaan keuangan Generasi Z di Daerah Istimewa Yogyakarta, (5) *lifestyle* berpengaruh terhadap pengelolaan keuangan Generasi Z di Daerah Istimewa Yogyakarta.

Kata Kunci: *Digital Financial Literacy*, *Financial Technology*, *Financial Self-Efficacy*, *Lifestyle*, Pengelolaan Keuangan

## ABSTRACT

### **THE INFLUENCE OF DIGITAL FINANCIAL LITERACY, FINANCIAL TECHNOLOGY, FINANCIAL SELF-EFFICACY, AND LIFESTYLE ON THE FINANCIAL MANAGEMENT OF GENERATION Z IN THE SPECIAL REGION OF YOGYAKARTA**

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*This study aims to find out: (1) the influence of digital financial literacy, financial technology, financial self-efficacy, and lifestyle on the financial management of Generation Z in the Special Region of Yogyakarta, (2) the influence of digital financial literacy on the financial management of Generation Z in the Special Region of Yogyakarta, (3) the influence of financial technology on the financial management of Generation Z in the Special Region of Yogyakarta, (4) the influence of financial self-efficacy on the management of Generation Z finance in the Special Region of Yogyakarta, (5) the influence of lifestyle on the financial management of Generation Z in the Special Region of Yogyakarta. The type of research used is a survey with a quantitative approach. The population of this study is all Generation Z domiciled in the Special Region of Yogyakarta. The sample of this study is a part of Generation Z who live in the Special Region of Yogyakarta with as many as 96 respondents. The sampling technique used is non-probability sampling with the purposive sampling method. The data analysis technique in this study is multiple linear regression analysis using the IBM SPSS 26 application. The results of this study show that: (1) digital financial literacy, financial technology, financial self-efficacy, and lifestyle have a simultaneous effect on the financial management of Generation Z in the Special Region of Yogyakarta, (2) digital financial literacy has an effect on the financial management of Generation Z in the Special Region of Yogyakarta, (3) financial technology has no effect on the financial management of Generation Z in the Special Region of Yogyakarta, (4) financial self-efficacy has an effect on the financial management of Generation Z in the Special Region of Yogyakarta, (5) lifestyle affects the financial management of Generation Z in the Special Region of Yogyakarta.*

*Keywords: Digital Financial Literacy, Financial Technology, Financial Self-Efficacy, Lifestyle, Financial Management*