ABSTRAK

PENGARUH SIKAP KEUANGAN, TEKNOLOGI KEUANGAN, DAN KONTROL DIRI TERHADAP PERILAKU MENABUNG GENERASI Z PENGGUNA MOBILE BANKING DI ERA CASHLESS SOCIETY

(Studi Empiris Mahasiswa Program Studi Akuntansi Angkatan 2022, 2023, 2024 Universitas Sanata Dharma)

Putri Diah Utami
NIM: 222114119
Universitas Sanata Dharma
Yogyakarta
2026

Penelitian ini bertujuan untuk menganalisis pengaruh sikap keuangan, teknologi keuangan, dan kontrol diri terhadap perilaku menabung Generasi Z pengguna *mobile banking* di era *cashless society*. Kemudahan transaksi digital melalui *mobile banking* memberikan manfaat dalam aktivitas keuangan, tetapi juga berpotensi mendorong perilaku konsumtif apabila tidak diimbangi dengan pengelolaan keuangan yang baik. Penelitian ini menggunakan metode kuantitatif dengan responden sebanyak 221 mahasiswa aktif Program Studi Akuntansi Universitas Sanata Dharma angkatan 2022, 2023, dan 2024 yang termasuk Generasi Z serta menggunakan *mobile banking*. Data dikumpulkan melalui kuesioner daring dan dianalisis menggunakan analisis regresi linier berganda dengan bantuan SPSS versi 27. Hasil penelitian menunjukkan bahwa sikap keuangan, teknologi keuangan, dan kontrol diri masing-masing berpengaruh terhadap perilaku menabung. Selain itu, ketiga variabel independen secara simultan mampu menjelaskan sebesar 66,7% variasi perilaku menabung, sedangkan sisanya sebesar 33,3% dipengaruhi oleh faktor lain di luar model penelitian.

Kata kunci: Sikap Keuangan, Teknologi Keuangan, Kontrol Diri, Perilaku Menabung, Generasi Z, *Mobile Banking*, *Cashless Society*

ABSTRACT

THE INFLUENCE OF FINANCIAL ATTITUDE, FINANCIAL TECHNOLOGY, AND SELF-CONTROL ON THE SAVING BEHAVIOR OF GENERATION Z MOBILE BANKING USERS IN THE CASHLESS SOCIETY ERA

(Empirical Study of Accounting Study Program Students in Classes 2022, 2023, and 2024 of Sanata Dharma University)

Putri Diah Utami

NIM: 222114119

Universitas Sanata Dharma

Yogyakarta

2026

This study aims to examine the influence of financial attitude, financial technology, and self-control on the saving behavior of Generation Z mobile banking users in the cashless society era. The widespread adoption of mobile banking has facilitated financial transactions and improved convenience; however, it may also encourage excessive spending if not accompanied by sound financial management. This study employed a quantitative research method involving 221 active undergraduate accounting students from the 2022, 2023, and 2024 cohorts at Sanata Dharma University who belong to Generation Z and use mobile banking services. Data were collected through an online questionnaire and analyzed using multiple linear regression with SPSS version 27. The findings indicate that financial attitude, financial technology, and self-control each have a significant influence on saving behavior. Furthermore, these three independent variables simultaneously explain 66.7% of the variance in saving behavior, while the remaining 33.3% is explained by other factors not included in the research model.

Keywords: Financial Attitude, Financial Technology, Self-Control, Saving Behavior, Generation Z, Mobile Banking, Cashless Society