Pengaruh Literasi Keuangan dan Financial Self Efficacy Terhadap Perilaku Keuangan Generasi Z di Desa Jatiendah Kabupaten Bandung

ABSTRAK

Perilaku keuangan yang kurang bijaksana masih banyak dijumpai di kalangan Generasi Z, seperti kecenderungan konsumtif, minimnya kebiasaan menabung, serta ketergantungan pada pinjaman online tanpa pertimbangan matang. Kondisi ini menjadi perhatian mengingat Generasi Z berada pada fase penting membangun kemandirian finansial. Penelitian ini bertujuan mengetahui pengaruh Literasi Keuangan dan Financial Self Efficacy terhadap Perilaku Keuangan Generasi Z di Desa Jatiendah, baik secara simultan maupun parsial. Penelitian menggunakan pendekatan kuantitatif dengan metode survei melalui kuesioner kepada Generasi Z berstatus mahasiswa maupun pekerja di Desa Jatiendah, dipilih menggunakan teknik cluster sampling. Data dianalisis menggunakan regresi linear berganda. Hasil penelitian menunjukkan bahwa Literasi Keuangan dan Financial Self Efficacy secara simultan maupun parsial berpengaruh positif dan signifikan terhadap Perilaku Keuangan Generasi Z, dengan Financial Self Efficacy menunjukkan kontribusi lebih dominan dibandingkan Literasi Keuangan. Penelitian ini berbeda dari penelitian terdahulu yang umumnya berfokus pada mahasiswa di lingkungan perkotaan, sebab penelitian ini menyasar Generasi Z di kawasan pedesaan dengan latar belakang status yang beragam antara pelajar dan pekerja, serta mengkaji Literasi Keuangan dan Financial Self Efficacy secara bersamaan sebagai faktor pembentuk perilaku keuangan yang bertanggung jawab.

Kata kunci: Literasi Keuangan, *Financial Self Efficacy*, Perilaku Keuangan, Generasi Z.

The Influence of Financial Literacy and Financial Self-Efficacy on the Financial Behavior of Generation Z in Jatiendah Village, Bandung Regency

ABSTRACT

Unwise financial behavior is still commonly found among Generation Z, such as consumptive tendencies, a lack of saving habits, and reliance on online loans without careful consideration. This condition is a concern given that Generation Z is at a critical stage in building financial independence. This study aims to determine the influence of Financial Literacy and Financial Self Efficacy on the Financial Behavior of Generation Z in Jatiendah Village, both simultaneously and partially. This study uses a quantitative approach with a survey method through questionnaires distributed to members of Generation Z who are either students or workers in Jatiendah Village, selected using a cluster sampling technique. The data were analyzed using multiple linear regression. The results show that Financial Literacy and Financial Self Efficacy, both simultaneously and partially, have a positive and significant influence on the Financial Behavior of Generation Z, with Financial Self Efficacy showing a more dominant contribution than Financial Literacy. This study differs from previous research, which has generally focused on university students in urban settings, as this study targets Generation Z in a rural area with diverse backgrounds between students and workers, and examines Financial Literacy and Financial Self Efficacy together as factors shaping responsible financial behavior.

Keywords: Financial Literacy, Financial Self-Efficacy, Financial Behavior, Generation Z.