

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh digital financial literacy dan locus of control terhadap financial satisfaction dimediasi oleh financial well being pada generasi Z di Kota Jambi. Penelitian ini menggunakan pendekatan kuantitatif dengan teknik pengambilan sampel menggunakan rumus Cochran. Sampel pada penelitian ini berjumlah sebanyak 96 responden. Data diperoleh melalui kuesioner dengan perhitungan menggunakan skala likert. Metode analisis data menggunakan *Partial Least Square* (PLS) dan diolah menggunakan *software Smart PLS 3.0*. Hasil penelitian ini menunjukkan bahwa digital financial literacy dan locus of control berpengaruh signifikan terhadap financial satisfaction. Digital financial literacy berpengaruh positif signifikan terhadap financial well being. Locus of control tidak berpengaruh terhadap financial well being. Dan financial well being memediasi pengaruh antara digital financial literacy terhadap financial satisfaction, namun tidak berdampak pada pengaruh locus of control terhadap financial satisfaction.

Kata Kunci : Digital Financial Literacy, Locus of Control, Financial Satisfaction, Financial Well Being, Generasi Z

ABSTRACT

This study aims to determine the effect of digital financial literacy and locus of control on financial satisfaction, mediated by financial well-being among Generation Z in Jambi City. The study adopts a quantitative approach using the Cochran formula for sampling. The sample in this study amounted to 96 respondents. Data were collected through questionnaires measured on a Likert scale. The data analysis method used was Partial Least Square (PLS), processed using SmartPLS 3.0 software. The results indicate that both digital financial literacy and locus of control have a significant effect on financial satisfaction. Digital financial literacy also has a significant positive effect on financial well-being. However, locus of control does not significantly affect financial well-being. Furthermore, financial well-being mediates the relationship between digital financial literacy and financial satisfaction, but it does not mediate the relationship between locus of control and financial satisfaction.

Keywords: *Digital Financial Literacy, Locus of Control, Financial Satisfaction, Financial Well-Being, Generation Z*

