ABSTRAK

Penelitian ini bertujuan untuk menguji dan menganalisis pengaruh *locus of control* dan *financial technology payment* tehadap *financial management behavior* dengan *financial literacy* sebagai variabel *intervening*. Populasi dalam penelitian ini adalah generasi Z Kota Jambi. Penelitian ini menggunakan pendekatan kuantitatif deskriptif dengan metode pengamblan sampel yang digunakan adalah *purposive sampling* dengan sampel sebanyak 385 responden yang tersebar ke 11 Kecamatan. Analisis data menggunakan analisis *Partial Least Squares-Structural Equation Modeling (PLS-SEM)* dengan perangkat lunak *SmartPLS* 4. Berdasarkan hasil penelitian ditemukan *locus of control, financial technology payment* dan *financial literacy* masing-masing berpengaruh secara langsung terhadap *financial management behavior* pada generasi Z Kota Jambi yang ditunjukkan *P-Values* 0.000 < 0,05. Artinya, semakin baik *locus of control* individu, semakin bijak penggunaan *financial technology payment* dan semakin tinggi tingkat *financial literacy* individu akan membentuk pola *financial management behavior* yang lebih baik. Kemudian penelitian ini juga menemukan bahwa *financial literacy* dapat memediasi hubungan pengaruh *locus of control* terhadap *financial management behavior* dan memediasi hubungan pengaruh *financial technology payment* terhadap *financial management behavior* pada generasi Z Kota Jambi. Artinya, *locus of control* individu yang baik dan penggunaan *financial technology payment* akan meningkatkan *financial literacy* individu dan secara tidak langsung akan mempengaruhi *financial management behavior* menjadi lebih baik.

Kata Kunci: *Financial Literacy; Financial Management Behavior; Financial Technology Payment; Locus of Control.*

ABSTRACT

This study aims to test and analyze the effect of locus of control and financial technology payment on financial management behavior with financial literacy as an intervening variable. The population in this study is generation Z of Jambi City. This study uses a descriptive quantitative approach with the sampling method used is purposive sampling with a sample of 385 respondents spread across 11 districts. Data analysis using Partial Least Squares-Structural Equation Modeling (PLS-SEM) analysis with SmartPLS 4 software. Based on the results of the study, it was found that locus of control, financial technology payment and financial literacy each had a direct effect on financial management behavior in generation Z Jambi City, which was shown by P-Values 0.000 <0.05. This means that the better the individual's locus of control, the wiser the use of financial technology payment and the higher the level of individual financial literacy will form a better financial management behavior pattern. Then this study also found that financial literacy can mediate the relationship between the influence of locus of control on financial management behavior and mediate the relationship between the influence of financial technology payment on financial management behavior in generation Z Jambi City. This means that a good individual locus of control and the use of financial technology payments will increase individual financial literacy and will indirectly affect financial management behavior for the better.

Keywords: *Financial Literacy; Financial Management Behavior; Financial Technology Payment; Locus of Control*