ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan, penggunaan financial technology (fintech), dan kebiasaan belanja online terhadap pengelolaan keuangan Generasi Z di Kota Medan. Latar belakang penelitian ini didasarkan pada fenomena meningkatnya aktivitas keuangan digital di kalangan generasi muda, yang diiringi dengan tantangan dalam mengelola keuangan secara bijak di era digital. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei. Data dikumpulkan melalui kuesioner yang disebarkan kepada 400 responden dari Generasi Z di Kota Medan. Teknik analisis yang digunakan adalah analisis regresi linear berganda dengan bantuan software SPSS versi 26. Sebelum analisis regresi dilakukan, data diuji menggunakan uji validitas, reliabilitas, serta uji asumsi klasik yang meliputi uji normalitas, multikolinearitas, dan heteroskedastisitas.

Hasil penelitian menunjukkan bahwa ketiga variabel independen, yaitu literasi keuangan, penggunaan fintech, dan kebiasaan belanja online, berpengaruh positif dan signifikan secara parsial maupun simultan terhadap pengelolaan keuangan. Variabel kebiasaan belanja online memiliki pengaruh paling dominan terhadap pengelolaan keuangan dengan nilai koefisien regresi tertinggi (0.498). Nilai Adjusted R Square sebesar 0.478, menunjukkan bahwa 47.8% variasi pengelolaan keuangan dapat dijelaskan oleh ketiga variabel tersebut. Dengan demikian, dapat disimpulkan bahwa kemampuan pengelolaan keuangan Generasi Z di Kota Medan dipengaruhi secara nyata oleh literasi keuangan, penggunaan teknologi keuangan digital, serta perilaku konsumsi online yang dijalankan secara bijak.

Kata Kunci: Literasi Keuangan, Financial Technology, Belanja Online, Pengelolaan Keuangan, Generasi Z

ABSTRACT

This study aims to analyze the influence of financial literacy, the use of financial technology (fintech), and online shopping habits on the financial management of Generation Z in the city of Medan. The background of this research is based on the phenomenon of increasing digital financial activities among the younger generation, which is accompanied by challenges in managing finances wisely in the digital era. This study uses a quantitative approach with a survey method. Data was collected through a questionnaire distributed to 400 respondents from Generation Z in Medan City. The analysis technique used was multiple linear regression analysis with the help of SPSS version 26 software. Before regression analysis was carried out, the data were tested using validity, reliability, and classical assumption tests which included normality, multicollinearity, and heteroscedasticity tests.

The results of the study show that the three independent variables, namely financial literacy, fintech use, and online shopping habits, have a positive and significant effect partially or simultaneously on financial management. The variable of online shopping habits has the most dominant influence on financial management with the highest regression coefficient value (0.498). The Adjusted R Square value of 0.478 indicates that 47.8% of the variation in financial management can be explained by these three variables. Thus, it can be concluded that the financial management ability of Generation Z in Medan City is significantly influenced by financial literacy, the use of digital financial technology, and online consumption behavior that is carried out wisely.

Keywords: Financial Literacy, Financial Technology, Online Shopping, Financial Management, Generation Z