

ABSTRAK

Rahma Fauziyyah Putri. 2024. Pengaruh *Financial Technology Payment*, *Financial Attitude* dan *Financial Literacy* Terhadap *Financial Management Behavior* (Studi Kasus Pengguna QRIS Pada Masyarakat Kota Madiun). Skripsi. Program Studi Manajemen, Fakultas Ekonomi dan Bisnis, Universitas PGRI Madiun. Pembimbing (I) Dr. Liliek Nur Sulistiyowati, S.E., M.M. Pembimbing (II) Robby Sandhi Dessyarti, S.E., M.M.

Penelitian ini bertujuan untuk menganalisis *Financial Technology Payment*, *Financial Attitude* dan *Financial Literacy* Terhadap *Financial Management Behavior* masyarakat Kota Madiun dalam konteks penggunaan dompet digital dan QRIS. Metode penelitian yang digunakan adalah kuantitatif. Hasil dari penelitian ini menunjukkan bahwa: 1) *Financial Technology Payment* berpengaruh positif dan signifikan terhadap *Financial Management Behavior* pada Pengguna Qris di Kota Madiun 2) *Financial Attitude* tidak berpengaruh terhadap *Financial Management Behavior* pada Pengguna Qris di Kota Madiun 3) *Financial Literacy* berpengaruh positif terhadap *Financial Management Behavior* pada Pengguna Qris di Kota Madiun dan secara simultan 4) *Financial Technology Payment*, *Financial Attitude* dan *Financial Literacy* berpengaruh positif terhadap *Financial Management Behavior* pada Pengguna Qris di Kota Madiun.

Kata Kunci : *Financial Technology Payment*, *Financial Attitude* dan *Financial Literacy*, *Financial Management Behavior*.

ABSTRACT

Rahma Fauziyyah Putri. 2024. The Influence of Financial Technology Payment, Financial Attitude and Financial Literacy on Financial Management Behavior (Case Study of QRIS Users in the Community of Madiun City). Thesis. Management Study Program, Faculty of Economics and Business, PGRI Madiun University. Supervisor (I) Dr. Liliek Nur Sulistiyowati, S.E., M.M. Supervisor (II) Robby Sandhi Dessyarti, S.E., M.M.

This study aimed to analyze Financial Technology Payment, Financial Attitude and Financial Literacy towards Financial Management Behavior of Madiun City community in the context of using digital wallets and QRIS. The research method used was quantitative. The results of this study indicate: 1) Financial Technology Payment has a positive and significant effect towards Financial Management Behavior of Qris Users in Madiun City, 2) Financial Attitude does not affect Financial Management Behavior of Qris Users in Madiun City, 3) Financial Literacy has a positive effect towards Financial Management Behavior of Qris Users in Madiun City and simultaneously, 4) Financial Technology Payment, Financial Attitude and Financial Literacy have a positive effect towards Financial Management Behavior of Qris Users in Madiun City.

Keywords: Financial Technology Payment, Financial Attitude and Financial Literacy, Financial Management Behavior.