

## ABSTRAK

Wahyu Agistasari, 2024. Pengaruh *Financial Literacy* Dan *Locus Of Control* Terhadap *Financial Management Behaviour* Pengguna *Shopee Paylater* (Studi Kasus Pada Generasi Z Di Karesidenan Madiun). Skripsi. Program Studi Manajemen Fakultas Ekonomi dan Bisnis Universitas PGRI Madiun. Dibimbing oleh (I) Dr. Liliek Nur Sulistiyowati, S.E., M.M dan (II) Robby Sandhi Dessyarti, S.E., M.M.

Penelitian bertujuan membahas pengaruh *Financial Literacy* dan *Locus of Control* terhadap *Financial Management Behaviour* Generasi Z pengguna *Shopee Paylater* di Karesidenan Madiun. Populasi penelitian merupakan pengguna *Shopee Paylater* dengan rentang umur 17-27 Tahun (Generasi Z). Sampel yang digunakan sebanyak 310 responden yang tersebar di Karesidenan Madiun. Data diperoleh melalui penyebaran kuesioner menggunakan *google form* dan menggunakan pengukuran skala *likert*. Data penelitian diuji dengan *Outer Model*, *Inner Model*, dan Uji Hipotesis. Data diolah menggunakan SMART PLS 4.0. Hasil penelitian menunjukkan bahwa *Literacy Financial* ( $x1$ ) berpengaruh terhadap *Financial Management Behaviour* ( $y$ ), *Locus of Control* ( $x2$ ) berpengaruh terhadap *Financial Management Behaviour* ( $y$ ), dan *Literacy Financial* ( $x1$ ) serta *Locus of Control* ( $x2$ ) berpengaruh simultan terhadap *Financial Management Behaviour* ( $y$ ).

**Kata Kunci:** *Financial Literacy*, *Locus of Control*, *Financial Management Behaviour* ( $y$ ), Generasi Z, *Shopee Paylater*.

## ***ABSTRACT***

Wahyu Agistasari, 2024. *The Effect of Financial Literacy and Locus of Control on Financial Management Behaviour of Shopee Paylater Users (Case Study on Generation Z in Madiun Prefecture)*. Thesis. Management Study Program, Faculty of Economics and Business, PGRI Madiun University. Mentored by (I) Dr. Liliek Nur Sulistiyowati, S.E., M.M and (II) Robby Sandhi Dessyarti, S.E., M.M.

The study aimed to discuss the influence of Financial Literacy and Locus of Control towards the Financial Management Behavior of Generation Z Shopee Paylater users in Madiun Residency. The research population was Shopee Paylater users with an age range of 17-27 years (Generation Z). The sample used was 310 respondents spread across the Madiun Residency. Data were obtained through the distribution of questionnaires using Google Form and using Likert scale measurements. Research data were tested with Outer Model, Inner Model, and Hypothesis Testing. Data were processed using SMART PLS 4.0. The results show: Financial Literacy (x1) has an effect towards Financial Management Behavior (y), Locus of Control (x2) has an effect towards Financial Management Behavior (y), and Financial Literacy (x1) and Locus of Control (x2) has a simultaneous effect towards Financial Management Behavior (y).

**Keywords:** *Financial Literacy, Locus of Control, Financial Management Behavior, Generation Z, Shopee Paylater.*