

PENGARUH *FINTECH PAYMENT*, *MONEY ATTITUDE*, *FINANCIAL KNOWLEDGE*, DAN *FINANCIAL SELF EFFICACY* TERHADAP PERILAKU MANAJEMEN KEUANGAN

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Abstrak.

Penelitian ini bertujuan untuk menjelaskan Pengaruh Fintech Payment, Money Attitude,, Financial Knowledge, dan Financial Self Efficacy Terhadap Perilaku Manajemen Keuangan. Teknik pengumpulan sampel yang digunakan adalah *probability sampling* dengan jumlah sampel sebanyak 100 responden mahasiswa S-1 Universitas Bung Hatta. Metode analisis data dalam penelitian ini menggunakan program *partial least square PLS*. Dari hasil penelitian ini menunjukkan bahwa fintech payment berpengaruh positif terhadap perilaku manajemen keuangan, money attitude berpengaruh positif terhadap perilaku manajemen keuangan, financial knowledge tidak berpengaruh terhadap perilaku manajemen keuangan, dan financial self efficacy tidak berpengaruh terhadap perilaku manajemen keuangan.

Kata Kunci : *Fintech Payment, Money Attitude, Financial Knowledge, Financial Self Efficacy*, Perilaku Manajemen Keuangan

Abstract.

This research aims to explain the influence of Fintech Payment, Money Attitude, Financial Knowledge and Financial Self Efficacy on Financial Management Behavior. The sample collection technique used was probability sampling with a sample size of 100 Bung Hatta University undergraduate student respondents. The data analysis method in this research uses the partial least squares PLS program. The results of this research show that fintech payments have a positive effect on financial management behavior, money attitude has a positive effect on financial management behavior, financial knowledge has no effect on financial management behavior, and financial self-efficacy has no effect on financial management behavior.

Keywords: *Financial Literacy, Financial Attitude, Self-Control, Pocket Money, Saving Behavior.*