

ABSTRACT

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The Influence of Financial Technology, Financial Attitude, and Financial Experience on Financial Management Behavior with Financial Literacy as an Intervening Variable in students at gunadarma university.

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Keywords: financial technology, financial attitude, financial experience, financial literacy, financial management behavior

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This study aims to examine the effect of financial technology, financial attitude, financial experience on financial management behavior through financial literacy in students at Gunadarma University.

The method in this study uses quantitative primary data with the test stages are validity test, reliability test, CFA test, correlation test, outer loading test, AVE test, model fit test, r-square test, and path analysis test. There were 310 respondents in processing this research with a non-probability sampling approach technique and processed using the SPSS version 25 and SmartPLS 4.0 applications.

The results of this study indicate that financial technology, financial attitude, financial literacy, and financial experience affect financial management behavior. Financial technology, financial attitude, financial experience affect financial literacy.

REFERENCES (2003 - 2023)