RINGKASAN

Perkembangan teknologi digital pada era Revolusi Industri 4.0 telah membawa perubahan signifikan dalam sistem keuangan, terutama melalui kemunculan *financial technology* (*fintech*). *Fintech* mempermudah akses layanan keuangan, meningkatkan efisiensi, dan mendukung inklusi keuangan, sehingga menjadi bagian penting dalam kehidupan masyarakat modern. Namun, tingginya penggunaan *fintech* belum selalu diiringi dengan kemampuan pengelolaan keuangan yang baik, terlihat dari kecenderungan perilaku konsumtif dan kurangnya perencanaan finansial di kalangan generasi muda. Kondisi ini menekankan perlunya pemahaman lebih mendalam mengenai faktor-faktor yang memengaruhi perilaku pengelolaan keuangan individu.

Penelitian ini menggunakan pendekatan kuantitatif dengan *purposive sampling* sebagai teknik pengambilan sampel, dengan objek mahasiswa Prodi Bisnis Digital di Universitas Telkom Kampus Purwokerto minimal 73 orang sesuai perhitungan Slovin. Analisis data dilakukan menggunakan IBM SPSS *Statistics* 25 untuk menguji pengaruh *financial technology payment*, *financial attitude*, *financial knowledge*, dan *financial literacy* terhadap *financial management behavior*. Hasil penelitian menunjukkan bahwa *financial attitude* dan *financial literacy* berpengaruh positif dan signifikan terhadap *financial management behavior*, sementara *financial technology payment* dan *financial knowledge* memiliki pengaruh positif tetapi tidak signifikan terhadap *financial management behavior*. Secara simultan, keempat variabel tersebut memberikan kontribusi signifikan dalam membentuk perilaku pengelolaan keuangan mahasiswa, menjelaskan sebagian besar variasi perilaku responden.

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

SUMMARY

The development of digital technology in the era of the Fourth Industrial Revolution has brought significant changes to the financial system, particularly through the emergence of financial technology (fintech). Fintech facilitates access to financial services, enhances efficiency, and supports financial inclusion, making it an essential part of modern society. However, the widespread use of fintech has not always been accompanied by adequate financial management capabilities, as reflected in the tendency toward consumptive behavior and insufficient financial planning among young people. This situation highlights the need for a deeper understanding of the factors influencing individual financial management behavior.

This study employs a quantitative approach with purposive sampling as the sampling technique, targeting students of the Digital Business Study Program at Telkom University, Purwokerto Campus, with a minimum of 73 respondents based on Slovin's formula. Data analysis was conducted using IBM SPSS Statistics 25 to examine the effects of financial technology payment, financial attitude, financial knowledge, and financial literacy on financial management behavior. The findings indicate that financial attitude and financial literacy have a positive and significant effect on financial management behavior, while financial technology payment and financial knowledge have a positive but insignificant effect on financial management behavior. Simultaneously, these four variables significantly contribute to shaping students' financial management behavior, explaining the majority of the variation in respondents' financial practices.

Keywords: Financial Technology Payment, Financial Attitude, Financial Knowledge, Financial Literacy, Financial Management Behavior