

# Analisis Faktor yang Memengaruhi Perilaku Manajemen Keuangan Generasi Z di Jabodetabek: Peran Moderasi Fitur Gamifikasi Aplikasi Keuangan = Analysis of Factors Affecting Generation Z Financial Management Behavior in Jabodetabek: The Moderation Role of the Gamification Feature of Financial Applications

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## Abstrak

Penelitian ini dilakukan untuk mengetahui bagaimana peran moderasi fitur gamifikasi aplikasi keuangan pada hubungan financial planning activity, financial attitude dan financial self-efficacy terhadap financial management behavior seseorang. Penelitian ini menggunakan sampel pengguna aplikasi keuangan yang termasuk ke dalam bagian generasi Z, yaitu penduduk yang lahir antara kurun waktu 1997-2012 serta berdomisili di wilayah Jabodetabek. Penelitian ini merupakan penelitian kuantitatif dengan survei cross-sectional. Metode Covariance Based-Structural Equation Model (CB-SEM) digunakan untuk mengolah data primer dengan bantuan software LISREL 8.8. Hasil penelitian menunjukkan bahwa financial planning activity (FPA), financial attitude (FA) dan financial self-efficacy (FSE) pengaruh positif terhadap financial management behavior (FMB) individu. Selain itu, fitur gamifikasi pada aplikasi keuangan secara positif signifikan memoderasi pengaruh financial planning activity terhadap financial management behavior individu, namun secara negatif signifikan memoderasi pengaruh financial self efficacy terhadap financial management behavior individu. Terakhir, fitur gamifikasi tidak memiliki peran moderasi yang signifikan terhadap hubungan financial attitude dan financial management behavior individu.

.....This research was conducted to find out the moderating role of financial application gamification features in the relationship between financial planning activities, financial attitudes and financial self-efficacy towards a person's financial management behavior. This study uses financial application users as a sample who are part of the Z generation (born between 1997-2012) and domiciled in the Jabodetabek region. This research is a quantitative study with a cross sectional survey. The Covariance Based-Structural Equation Model (CB-SEM) method was used to process primary data with the help of LISREL 8.8 software. The results showed that financial planning activity (FPA), financial attitude (FA) and financial self-efficacy (FSE) had a positive effect on individual financial management behavior (FMB). In addition, the gamification feature in financial applications significantly moderates the effect of financial planning activities on individual financial management behavior, but negatively moderates the influence of financial self-efficacy on individual financial management behavior. Finally, the gamification feature does not have a significant moderating role on the relationship between financial attitude and individual financial management behavior.