

The Influence Of Financial Literacy, *Financial Technology* On Financial Management Behavior Mediated By Behavioral Intention In Generation- Z Of Tualang District Siak Regency

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ABSTRACT

This study aims to determine the influence of financial literacy, financial technology on financial management behavior mediated by behavioral intentions in generation Z. The method used is a quantitative method with a technique purposive sampling which focuses on Generation Z in Tualang District. Data were collected through a questionnaire using the method Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS 4.0 analysis. The number of respondents was 142 people who passed the data quality test. The results of the study showed that financial literacy and financial technology has a positive and significant influence on financial management behavior. Behavioral intention links financial literacy and financial technology with financial management behavior. This research recommendation emphasizes the importance of financial literacy and technology adoption to encourage Generation Z's financial behavioral intentions.

INTRODUCTION

The development of technology and information has now reached all levels of society. Advances in technology have made the digital world an inseparable part of everyday life. Digital technology also makes it easier for the younger generation to use various digital financial services. Discussions about technology and information are very close to young people, especially Generation Z, who are known to be adept at using technology. In fact, the use of technology and the internet has become part of Generation Z's lives. This generation is known to have quite high consumption patterns and tends to be easily attracted and influenced by new things. One of these is following trends. Gen Z is known to have shopping habits that are heavily influenced by digital trends. Social media plays a major role in determining their purchasing decisions. Before purchasing a product, Gen Z usually first seeks information through online reviews or recommendations from influencers. Furthermore, the "buy now, pay later" system is also popular because it allows them to continue shopping even when funds are limited.

On the other hand, based on research *Katadata Insight Center* (2021), the quality of Generation Z's financial behavior in Indonesia shows a declining trend. The data in Figure 1.2 shows that the majority of Generation Z have not developed the habit of setting aside savings from the start, but rather simply save whatever money they have left. In fact, around 56.6% of Generation Z rarely or never allocate specific savings funds. Compared to Generation Y, Generation Z tends to prioritize purchasing items deemed necessary rather



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than meeting fixed expenses or routine obligations first. Interviews were conducted with Generation Z in Tualang District, which revealed problems in financial management behavior.

Some members of Gen Z still rarely budget for their monthly expenses. They rarely have the habit of saving or regularly investing their income or allowances, and they don't even bother planning their long-term finances through investments, due to their limited understanding of investment.

Tualang District, Siak, is located in a paper industry area, and the heterogeneous characteristics of the Tualang community are also important. Many residents come from various regions in Indonesia and work in the industrial, trade, service, and MSME sectors. This creates a dynamic economic environment, making it important to study the financial management behavior of the community, particularly Generation Z (Siak Regency Central Statistics Agency, 2025).

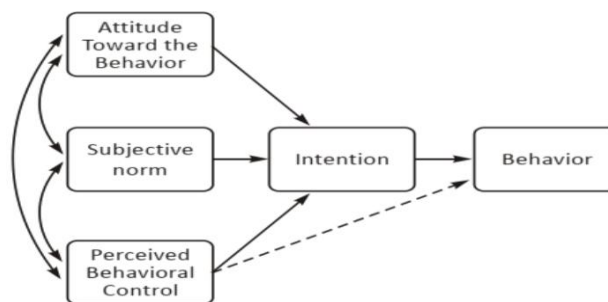
Research by Anisa Mardianah & Rr. Iramani shows that good financial literacy does not necessarily lead to good financial management behavior if it is not accompanied by positive financial behavioral intentions. This finding suggests that behavioral intentions play a crucial role as a mediator between financial literacy and financial management behavior. Research by Amalia Agustin Hidayanti & Muhammad Sulhan shows that individuals with financial literacy need to be accompanied by good financial behavioral intentions to manage their finances more carefully and systematically.

LITERATURE REVIEW

Theory of Planned Behavior (TPB)

According to Ajzen in (Amelia and Isbanah, 2021) TPB Theory (*Theory of Planned Behavior*) is an idea that links a person's actions with the intentions and goals they pursue. This concept shows that the relationship between attitudes, subjective norms, and perceived control will impact a person's intention to carry out an action.

Theory of Planned Behavior Framework



Source: (Ajzen, 1991)

1. Attitudes Towards Behavior (*Attitude Towards The Behavior*)

A person's behavior arises from their assessment or attitude toward an action, whether it's good (positive) or bad (negative). This assessment then influences the decisions they make. If someone has a positive attitude, they tend to be motivated to engage in that behavior. Financial literacy is part of a person's attitude toward a behavior (*attitude towards the behavior*) in *Theory of Planned Behavior* (TPB) according to Ajzen (2005).

2. Subjective Norms (*Subjective Norm*)

Subjective norms relate to the social pressure a person experiences, whether from within themselves or from their environment. This pressure then gives rise to a desire within the individual to act in a certain way. Subjective norms demonstrate how social influence can influence a person's thinking, feelings, and behavior. Through interactions with others, observations, and the information they receive, a person forms a view of what should be done and whether those actions are acceptable to their environment. As a result, individuals tend to follow prevailing norms to gain social recognition, avoid sanctions, and be more easily accepted within their community.

3. Perceptual Behavior Control (*Perceived Behavioural Control*)

Perceived behavioral control refers to the extent to which a person feels capable of performing an action. This ability plays a role in driving a person's desire or intention to act. According to Ajzen, perceived behavioral control is an individual's belief that they have the ability and control to

perform a desired behavior. The greater a person's confidence in their ability, the greater the likelihood that the behavior will be performed.

4. Intention (*Intention*)

Intention is a person's desire to perform an action. In the financial context, a person's intention is influenced by their attitude toward financial management, the influence or encouragement from their environment, and their belief in their ability to control their behavior. If someone has a positive outlook on managing their finances, feels supported or encouraged by their social environment, and believes they can manage their finances well, they will have a stronger intention to be wise in managing their finances.

Financial Literacy

Financial literacy is a person's ability to understand various matters related to finance, such as saving, investing, debt, insurance, and other financial products and instruments (Arianti, 2021). Financial literacy is the knowledge and understanding of financial aspects necessary to make sound economic choices. It is crucial for people to have sufficient insight into matters related to finance so they can manage their consumption patterns effectively. Financial awareness contributes significantly to improving individual and collective financial well-being. Lack of understanding about finance can lead to difficulties in making financial decisions. Low levels of financial literacy can lead to individuals making mistakes when shopping due to a lack of consideration for more important needs. Financial literacy also encompasses an individual's ability to understand how money works, how to earn it, manage it, and invest wisely (Insani et al., 2025).

Financial Management Behavior

According to (Sjarief Hidajat, 2023), financial management behavior is defined as a person's ability to properly classify and organize their financial budget. Financial management is the process by which individuals use strategies to meet their living needs in an orderly and systematic manner, managing financial resources. It can be concluded that financial management actions reflect a person's attitude toward organizing, managing, planning, and budgeting their money. This includes the efficient use and utilization of money to meet daily needs, which can be seen from the individual's psychological aspects and habits.

Financial Technology

Financial technology Fintech (financial technology) is an innovation in the financial sector that utilizes technology. Fintech aims to make financial services more efficient and accessible to the wider public (Lathiifah et al., 2022). *Financial Technology* Fintech (financial technology) is a combination of financial services and technology that is transforming the way transactions are conducted from conventional to more modern systems. While payments previously had to be made in person and using cash, transactions can now be conducted remotely easily and quickly, even in a matter of seconds (Ariani Damayanti & Ratna Gumilang, 2023). According to *World Bank* The fintech industry encompasses various companies that use technology with the primary goal of making the financial system more efficient and facilitating the provision of financial services to the public (Salsabila et al., 2023). According to (Marginingsih, 2021), Bank Indonesia groups fintech into four main types, namely:

1. *Peer-to-Peer (P2P) Lending and Crowdfunding*

P2P lending is a lending and borrowing service that connects people in need with those who have funds. These funds can come from the public or from the platform provider, and are typically used as capital or investment.

2. *Risk Management and Investment*

This type of fintech helps users monitor their financial situation and plan more easily. These services are generally accessible via smartphone by entering the necessary data to manage finances.

3. *Payment, Clearing, dan Settlement*

This fintech company provides payment services such as payment gateways and digital wallets. This system connects buying and selling transactions, particularly in e-commerce, with various banks, allowing for fast and secure payments.

4. *Market Aggregator*

This type of fintech is a platform that aggregates various financial information, such as financial tips, credit cards, and investments. The goal is to help users obtain sufficient information before making financial decisions.

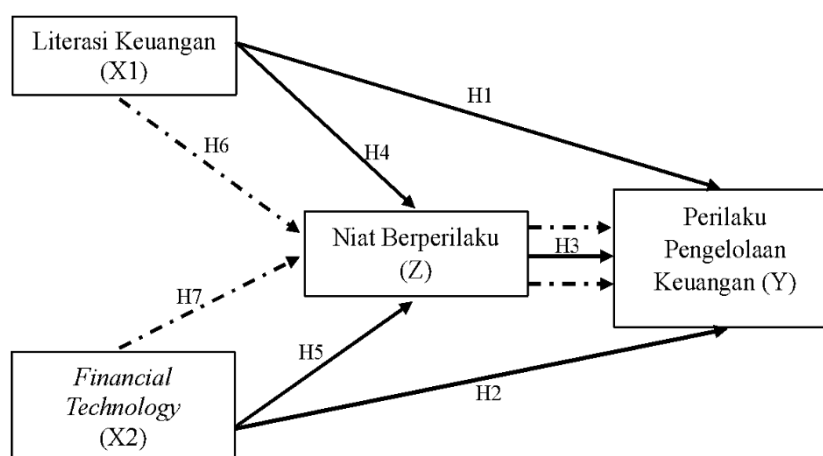
Behavioral Intention



Behavioral intention indicates a person's desire to perform a particular action. The concept of behavioral intention explains that a person's drive or motivation to perform a behavior arises from their attitude. According to (Ajzen 1991 in Arianti 2020), a person's behavior is fundamentally influenced by their intention toward that behavior. According to Seni and Ratnadi (2017), behavioral intention can be seen from several indicators, namely:

1. Intention to pay monthly bills
2. Intention to use a credit card or go into debt
3. Intention to save or invest
4. Intention in managing debt usage
5. Intention in making decisions regarding financial responsibilities

Figure 2
Framework of thinking



RESEARCH METHODS

The type of research used is quantitative research, which utilizes numbers in the data collection, presentation, and analysis process. The focus is on numerical data, which is then processed using appropriate statistical methods. The data types and sources used in this study are primary data obtained directly from respondents through questionnaires, while secondary data is used to strengthen and complement the primary data collected.

The research population is Generation Z in Tualang District in 2025. According to the Central Statistics Agency, Generation Z are those born between 1997 and 2012 or are currently aged 13-28 years old. The sample in this study uses the *purposive sampling*. This research is conducted based on specific considerations and criteria tailored to the research objectives (Sugiyono, 2021). The characteristics of this research are as follows:

1. Domiciled in Tualang District, Siak Regency
2. Generation Z
3. Aged 15-29 years
4. Have income from salary or pocket money
5. Have you ever used or are currently using fintech?

The sample size used in this study was determined using the Malhotra formula (2010). This formula is used when the population size is not precisely known. In such conditions, the sample size can be determined by multiplying the number of variable items used in the study by 4 or 5 times. In this study, there were 28 questions, consisting of 14 items for variable X, 7 items for variable Y, and 7 items for variable Z. Malhotra's formula was used as the basis for determining the sample size, so that calculations can be carried out to obtain a sample size that is appropriate to the research needs. Therefore, the formula used is:

$$n = \text{number of question items} \times 5$$

$$n = 28 \times 5$$

$$n = 140$$

From the results of these calculations, the sample used was 140 respondents.

Data collection techniques and scales: The author collected and processed data through questionnaire answers using a Likert scale, which is used to measure a person's attitudes, opinions and perceptions.

Technical data analysis using the method *Partial Least Square* (PLS). PLS is part of *Structural Equation Modeling* (SEM) which emphasizes analysis on components or variance. This method is considered quite powerful because it can be used without many assumptions, and is suitable for both small and large sample sizes. PLS is used to test hypotheses or prove existing theories, as well as to explore relationships not yet explained in theory or test new ideas. The PLS model used in this study covers everything from the initial measurement model to the final measurement model. The basic PLS model serves to provide a conceptual explanation of the relationships between the latent variables studied. The analysis is carried out in two stages: testing the measurement model (*outer model*) and structural model testing (*inner model*). The SEM analysis technique has a main concept, namely a more complex regression equation model.

Evaluation of Structural Model (Inner Model)

1. R-Square (R²)

R-Square used to assess how well a structural model is able to predict endogenous variables. This value indicates how much influence the exogenous latent variables have on the endogenous latent variables and whether this influence is significant. According to Ghazali (2023), the value *R-Square* A value of 0.66 is considered strong, 0.33 is considered moderate, and 0.09 is considered weak. The higher the value, the *R-Square*, the better the model's ability to predict and explain variations in the research conducted.

2. F-Square

Testing *F-Square* aims to evaluate the relative magnitude of the influence of independent latent variables on dependent latent variables in a structural model. Referring to Ghazali and Latan (2015), the interpretation of the value *F-Square* classified as follows: value $f^2 \geq 0.35$ indicates a large influence, the value $f^2 \geq 0.15$ indicates a moderate influence, and the value $f^2 \geq 0.02$ indicates a small effect

Hypothesis Testing

Hypothesis testing is conducted to determine whether an independent variable has a direct influence on the dependent variable. According to Ghazali and Latan (2020:147), this process is carried out by comparing the T-statistic value with the T-table value at a certain significance level, for example, 1.96 for *p-value* 0.05. If the value *T-statistics* greater than the T-table value, then the exogenous variable is considered to have a significant influence on the endogenous variable. In hypothesis testing, the assessment is carried out by looking at the path coefficient, the value *T-statistics*, and value *P-Value*. The following are the criteria used in hypothesis testing.

1. Path Coefficient (Path Coefficient)

According to Hair et al. (2019:781–782), the path coefficient is used to indicate the assumed relationship between one construct and another. Its value ranges from -1 to +1. If the path coefficient approaches +1, the relationship between the constructs is positive and strong. Conversely, if it approaches -1, the relationship is negative and strong. The closer the value is to 0, the weaker the relationship between the constructs, or even no relationship at all.

2. T-Statistic

In this study, the t-table value is used as a comparison against the t-statistic value for each relationship between variables. If the t-statistic value is greater than the t-table value, it means the variable has a significant effect. However, if the t-statistic value is smaller than the t-table value, the variable is considered insignificant.

3. Probability Value (P-Value)

The P-Value is used to determine whether an effect is significant or not:

- If P-Value < 0.05, there is a significant effect.
- If P-Value > 0.05, there is an insignificant effect.

Mediation Test

Because this study uses intervening variables, in addition to examining the direct effect, it is also necessary to test for the indirect effect. The indirect effect is calculated by multiplying the paths between X and Z and Z to Y. The significance test uses the bootstrapping method, similar to the direct hypothesis test. If the indirect effect is significant ($p < 0.05$), mediation can be concluded (Sihombing et al., 2024).

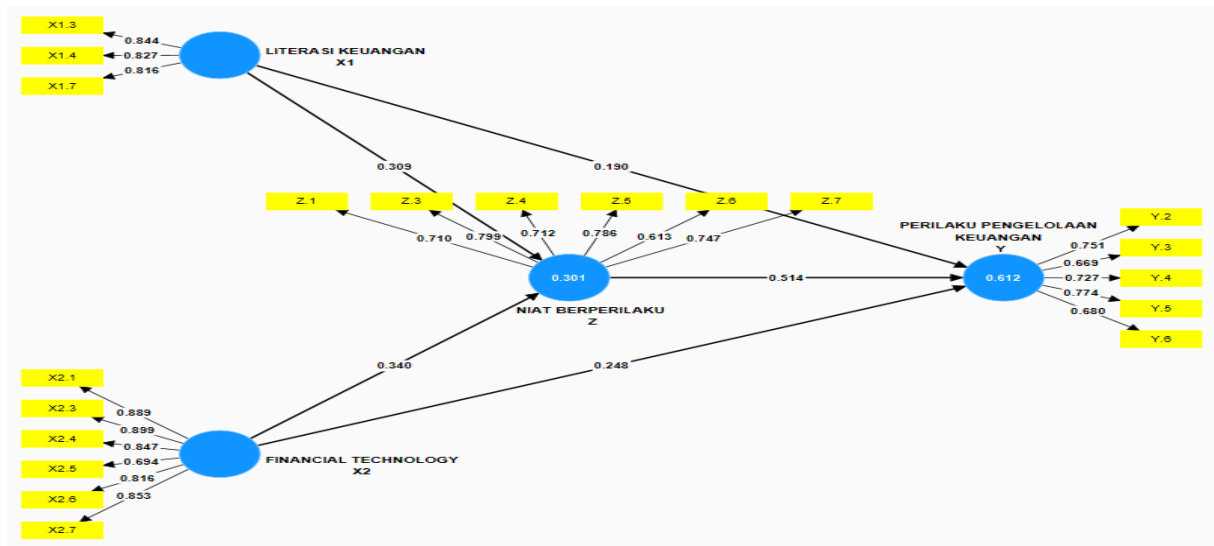
This analysis process is carried out by examining the t-statistic value for the relationship between the independent variables (X1 and X2) and the dependent variable (Y) without including the mediating variable (Z). The t-statistic value is then re-evaluated by including the mediating variable (Z) to determine its role. From this, it can be determined whether the intervening variable has a significant mediating effect.

RESULTS AND DISCUSSION

Data analysis

Evaluation of Measurement Model (*Outer Model*)

Figure 3
Outer Model Measurement Model



Source: Processed Primary Data, 2026

Data Validity Test

1. Convergent Validity

Table 1
Outer Loading

Variables	Indicator	Outer Loading	Conclusion
Financial Literacy (X1)	X1.3	0.844	Valid
	X1.4	0.827	Valid
	X1.7	0.816	Valid
Financial Technology(X2)	X2.1	0.889	Valid
	X2.3	0.899	Valid
	X2.4	0.847	Valid
	X2.5	0.694	Valid
	X2.6	0.816	Valid
	X2.7	0.853	Valid
Behavioral Intention (Z)	Z.1	0,710	Valid
	Z.3	0,799	Valid

Variables	Indicator	Outer Loading	Conclusion
	Z.4	0.712	Valid
	Z.5	0.786	Valid
	Z.6	0.613	Valid
	Z.7	0.747	Valid
Financial Management Behavior (Y)	Y.2	0.751	Valid
	Y.3	0.669	Valid
	Y.4	0.727	Valid
	Y.5	0.774	Valid
	Y.6	0.680	Valid

Source: Processed Primary Data, 2026

Based on the table above, all indicators in this study have met the convergent validity criteria well.

2. Discriminant Validity

a. Cross Loading

Table 2
Cross Loading

Indicator	Financial Literacy (X1)	Financial Technology(X2)	Financial Management Behavior (Y)	Behavioral Intention (Z)
X1.3	0.844	0.314	0.428	0.359
X1.4	0.827	0.359	0.450	0.331
X1.7	0.816	0.387	0.440	0.434
X2.1	0.370	0.889	0.520	0.416
X2.3	0.352	0.899	0.525	0.401
X2.4	0.358	0.847	0.470	0.427
X2.5	0.350	0.694	0.435	0.390
X2.6	0.352	0.816	0.468	0.369
X2.7	0.362	0.853	0.436	0.356
Y.2	0.515	0.401	0.751	0.476
Y.3	0.413	0.443	0.669	0.407
Y.4	0.373	0.358	0.727	0.541
Y.5	0.346	0.400	0.774	0.601
Y.6	0.272	0.464	0.680	0.548
Z.1	0.427	0.296	0.508	0.710
Z.3	0.237	0.365	0.602	0.799
Z.4	0.426	0.497	0.542	0.712
Z.5	0.325	0.330	0.468	0.786
Z.6	0.294	0.202	0.397	0.613
Z.7	0.271	0.323	0.591	0.747

Source: Processed Primary Data, 2026

Shows that each indicator has a higher loading value on the construct being measured compared to the loading value on other constructs.

b. Fornell-Larcker

Table 4
Fornell-Larcker



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Indicator	Financial Literacy	<i>Financial Technology</i>	Behavioral Intention	Financial Management Behavior
Financial Literacy	0,829			
<i>Financial Technology</i>	0,428	0,836		
Behavioral Intention	0,455	0,472	0,731	
Financial Management Behavior	0,530	0,572	0,718	0,721

Source: Processed primary data, 2026

Shows that each indicator has a higher correlation with the construct it measures compared to the correlation with other constructs.

3. Composite Reliability

Table 6
Cronbach's Alpha and Composite Reliability Results

Variables	Amount Item	Cronbach's Alpha	Composite Reliability	AVE
Financial Literacy	3	0,773	0,869	0,688
<i>Financial Technology</i>	6	0,912	0,932	0,698
Behavioral Intention	6	0,824	0,872	0,534
Financial Management Behavior	5	0,768	0,844	0,520

Source: Processed Primary Data, 2026

All variables in this study met the reliability criteria, and respondents provided relatively consistent answers to each question item asked.

Evaluation of Structural Model (Inner Model)

1. R-Square (R^2)

Table 7
Test Results R-Square

Indicator	R-square	R-Square adjusted
Financial Management Behavior	0,612	0,603
Behavioral Intention	0,301	0,291

Source: Processed primary data, 2026

This shows that the research model has a fairly good explanatory ability in explaining variations in the dependent variable (Y). The R-square values of 0.301 and 0.291 in this study are included in the weak category (*weak*).

2. Effect Size (F^2)

Table 8
Test Results Effect Size

Variables	Effect Size	Information
Financial Literacy X1 → Financial Management Behavior Y	0,069	Weak
<i>Financial Technology</i> X2 → Financial Management Behavior Y	0,114	Weak
Behavioral Intention Z → Financial Management Behavior Y	0,477	Strong
Financial Literacy X1 → Behavioral Intention Z	0,112	Weak
Financial Technology X2 → Behavioral Intention Z	0,135	Currently

Source: Processed Primary Data, 2026

Hypothesis Testing

Direct Influence Between Variables (*Path Coefficient*)



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Table 9
Hypothesis Test Results (*Path Coefficient*)

Variables	Original Sample	T Statistics	P Values
Financial Literacy X1 → Financial Management Behavior Y	0,190	2,263	0,024
<i>Financial Technology</i> X2 → Financial Management Behavior Y	0,248	3,058	0,002
Behavioral Intention Z → Financial Management Behavior Y	0,514	6,587	0,000
Financial Literacy X1 → Behavioral Intention Z	0,309	3,119	0,002
<i>Financial Technology</i> X2 → Behavioral Intention Z	0,340	3,691	0,000

Source: Processed Primary Data, 2026

The Influence of Mediating Variables (*Indirect Effect*)

Table 10
Test Results *Indirect Effect*

Variables	Original Sample	T Statistics	P Values
Financial Literacy X1 → Financial Management Behavior Y → Behavioral Intention Z	0,159	2,598	0,009
<i>Financial Technology</i> X2 → Financial Management Behavior Y → Behavioral Intention Z	0,175	3,104	0,002

Source: Processed Primary Data, 2026

Discussion

The Influence of Financial Literacy on Financial Management Behavior

Test results show that financial literacy has a positive and significant impact on financial management behavior among Generation Z in Tualang District, Siak Regency. This means that the higher an individual's level of financial literacy, the better their financial management behavior.

Influence *Financial Technology* on Financial Management Behavior

The results of the hypothesis testing show that *financial technology* has a path coefficient value of 0.248 on financial management behavior in Generation Z of Tualang District. This value indicates that *Financial Technology* has a positive influence on financial management behavior. This means that the higher the level of use of *Financial Technology* by Generation Z, the better their behavior in managing their finances. In addition, *T-statistic* of $3.058 \geq 1.96$ and the value *P-values* of $0.002 \leq 0.05$.

This condition is thought to occur due to the use of services *financial technology* in society has not been implemented optimally and evenly. Not all individuals have the same level of understanding, access, or habits of using financial technology. As a result, the existence of *financial technology* has not been fully able to encourage significant changes in financial behavior, especially in terms of more planned and disciplined financial management.

The Influence of Behavioral Intention on Financial Management Behavior

The results of the hypothesis testing indicate that the behavioral intention variable has a path coefficient value of 0.514 on financial management behavior among Generation Z in Tualang District, Siak Regency. This value indicates that behavioral intention has a positive influence on financial management behavior. This means that the higher the intention held by Generation Z, the better their behavior in managing finances. *t-statistic* of $6.587 \geq 1.96$ and the value *p-value* A value of $0.000 \leq 0.05$ indicates that the effect is statistically significant. This indicates that intention is a significant factor driving individuals to achieve better financial behavior. The higher a person's behavioral intention, the greater their tendency to adopt good financial behaviors, such as managing expenses, saving, and financial planning. Conversely, low behavioral intention can lead to suboptimal financial management.



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The Influence of Financial Literacy on Behavioral Intentions

The results of the hypothesis testing indicate that financial literacy has a positive and significant effect on behavioral intentions among Generation Z in Tualang District. This can be seen from the value *path coefficient* of 0.309, indicating that increased financial literacy will be followed by increased behavioral intentions. This means that the better Generation Z's understanding of financial concepts and management, the stronger their intention to behave wisely in financial aspects. Furthermore, the value *t-statistics* of $3.119 \geq 1.96$ and the value *p-value* of $0.002 \leq 0.05$ indicates that the effect is statistically significant. Therefore, financial literacy is a crucial factor in shaping the mindset and increasing awareness of Generation Z in planning and managing their finances more wisely.

Influence *Financial Technology* on Behavioral Intentions

Show that *financial technology* has a path coefficient value of 0.340 on behavioral intentions in Generation Z of Tualang District. This value indicates that *financial technology* has a positive effect on behavioral intentions. This means that the higher the level of use *financial technology* in Generation Z of Tualang District, their intention to engage in better financial behavior is also higher. *t-statistics* of $3.691 \geq 1.96$ and the value *p-value* of $0.000 \leq 0.05$ indicates that the effect is statistically significant.

The Indirect Effect of Financial Literacy on Financial Management Behavior Through Behavioral Intentions

The path coefficient value of 0.159 indicates an indirect effect of financial literacy on financial management behavior through behavioral intentions among Generation Z in Tualang District. This value indicates that financial literacy has a positive influence on financial management behavior through behavioral intentions as a mediating variable. *t-statistics* of $2.598 \geq 1.96$ and the value *p-value* of $0.009 \leq 0.05$ indicates that the indirect effect is statistically significant. Thus, it can be concluded that behavioral intention is able to mediate the relationship between financial literacy and financial management behavior in Generation Z in Tualang District, Siak Regency. This means that the higher the level of financial literacy possessed by Generation Z, the greater their intention to manage their finances well, which will ultimately be reflected in more planned and disciplined financial management behavior.

The Influence of Financial Technology on Financial Management Behavior Through Behavioral Intention as a Mediating Variable

The results obtained showed a path coefficient value of 0.175, which indicates an indirect influence. *Financial Technology* on financial management behavior through behavioral intentions in Generation Z in Tualang District. This value shows that *Financial Technology* has a positive influence on financial management behavior through behavioral intentions as a mediating variable. The value *t-statistics* of $3.104 \geq 1.96$ and the value *p-value* of $0.002 \leq 0.05$ indicates that the indirect effect is statistically significant. Thus, it can be concluded that behavioral intention is able to mediate the relationship between *Financial Technology* and financial management behavior of Generation Z in Tualang District.

CONCLUSION

Financial literacy has a positive and significant influence on the financial management behavior of Generation Z. Financial literacy can be positioned as a factor that strengthens the cognitive aspects of individuals, thereby contributing to the formation of attitudes and beliefs that ultimately influence the behavioral intentions of Generation Z. *Financial technology* has a positive and significant influence on financial management behavior. Ease of use, speed of access, and the features offered by *financial technology* can increase the positive perception of Generation Z in Tualang District towards the use of technology, thereby encouraging the formation of behavioral intentions in managing finances. Behavioral intentions have a positive and significant influence on financial management behavior, so that Generation Z in Tualang District has a high intention to manage finances. Financial literacy has an indirect positive influence on financial management behavior through behavioral intentions because there is first the formation of individual intentions to behave, which are then manifested in real actions. *Financial technology* has an indirect positive influence on financial management behavior through behavioral intentions.

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