

ABSTRAK

**PENGARUH LITERASI KEUANGAN, GAYA HIDUP MODERN,
FINANCIAL TECHNOLOGY TERHADAP KEPUTUSAN
BERINVESTASI GENERASI Z DI DAERAH
ISTIMEWA YOGYAKARTA**

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Literasi keuangan relatif rendah di kalangan masyarakat serta gaya hidup konsumtif di era *modern* dan juga *financial technology* yang terus berkembang dalam era digitalisasi membuat penelitian dilakukan untuk mengetahui pengaruh literasi keuangan, gaya hidup *modern*, *financial technology* terhadap keputusan berinvestasi generasi Z di Daerah Istimewa Yogyakarta. Populasi dalam penelitian ini adalah seluruh generasi Z. Sampel adalah generasi Z yang pernah berinvestasi dan berdomisili di Daerah Istimewa Yogyakarta, sampel berjumlah 385 responden. Teknik analisis data menggunakan analisis linier berganda dengan *software SPSS 25*.

Hasil penelitian ini menunjukkan (1) literasi keuangan, gaya hidup *modern*, *financial technology* secara simultan berpengaruh terhadap keputusan berinvestasi generasi Z di Daerah Istimewa Yogyakarta, (2) literasi keuangan berpengaruh positif terhadap keputusan berinvestasi generasi Z di Daerah Istimewa Yogyakarta, (3) gaya hidup *modern* tidak berpengaruh positif terhadap keputusan berinvestasi generasi Z di Daerah Istimewa Yogyakarta, (4) *financial technology* berpengaruh positif terhadap keputusan berinvestasi generasi Z di Daerah Istimewa Yogyakarta. Penelitian ini dapat memberikan implikasi terhadap generasi Z bahwa pemahaman perencanaan keuangan dan pengelolaan keuangan yang baik dengan meningkatkan tingkat literasi keuangan serta meningkatkan pemahaman terkait fintech.

Kata kunci: Literasi keuangan, gaya hidup *modern*, *financial technology*, keputusan berinvestasi, generasi Z

ABSTRACT

**THE INFLUENCE OF FINANCIAL LITERACY, MODERN LIFESTYLES,
FINANCIAL TECHNOLOGY ON INVESTMENT DECISIONS
INVESTMENT DECISIONS OF GENERATION Z IN
YOGYAKARTA SPECIAL REGION**

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Relatively low financial literacy among the public as well as consumptive lifestyles in the modern era and also financial technology that continues to grow in the digitalisation era make research conducted to determine the effect of financial literacy, modern lifestyles, financial technology on generation Z's investment decisions in the Special Region of Yogyakarta. The population in this study is all generation Z. The sample is generation Z who has invested and lives in the Special Region of Yogyakarta, the sample totalled 385 respondents. The data analysis technique uses multiple linear analysis with SPSS 25 software.

The results of this study show (1) financial literacy, modern lifestyle, financial technology simultaneously affect the decision to invest generation Z in the Special Region of Yogyakarta, (2) financial literacy has a positive effect on the decision to invest generation Z in the Special Region of Yogyakarta, (3) modern lifestyle does not have a positive effect on the decision to invest generation Z in the Special Region of Yogyakarta, (4) financial technology has a positive effect on the decision to invest generation Z in the Special Region of Yogyakarta. This research can provide implications for generation Z that understanding financial planning and good financial management by increasing the level of financial literacy and increasing understanding related to fintech.

Keywords: Financial literacy, modern lifestyle, financial technology, investment decision, generation Z.