

PERAN LITERASI KEUANGAN DALAM MEMANFAATKAN FINANCIAL TECHNOLOGY PADA PENGELOLAAN KEUANGAN GENERASI Z DI ERA DIGITAL 5.0

ABSTRAK

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Penelitian ini bertujuan untuk mengetahui peran Peran Literasi Keuangan Dalam Memanfaatkan Financial Technology Pada Pengelolaan Keuangan Generasi Z Di Era Digital 5.0. Penelitian menggunakan metode penelitian kualitatif yang dilaksanakan melalui pengumpulan data dengan data sekunder, informan yaitu mahasiswa Jurusan akuntansi, analisa data dengan menggunakan metode deskriptif kualitatif. Hasil penelitian menunjukkan bahwa Literasi keuangan Gen Z pada *Financial Knowledge*, *cukup* begitu paham tentang literasi keuangan, *Financial Attitudes*, Perilaku terkait literasi keuangan dalam pengelolaan pendapatan Gen Z memiliki pengetahuan keuangan yang baik dan *Financial Behavior*, Gen Z memiliki perilaku keuangan dengan mengelola keuangan sesuai kebutuhan. Fintech pada gen Z dirasa mudah ke layanan keuangan melalui perangkat mobile. Mereka dapat membuka rekening bank, melakukan transaksi, dan mengelola keuangan mereka langsung dari smartphone. Gen Z lebih cenderung menggunakan pembayaran digital

Kata Kunci: Literasi keuangan, Financial Technology dan Pengelolaan Keuangan

THE ROLE OF FINANCIAL LITERACY IN UTILIZING FINANCIAL TECHNOLOGY IN THE FINANCIAL MANAGEMENT OF GENERATION Z IN THE DIGITAL ERA 5.0

ABSTRACT

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This research aims to determine the role of Financial Literacy in Utilizing Financial Technology in Financial Management for Generation Z in the Digital Era 5.0. The research uses qualitative research methods which are carried out through data collection with secondary data, the informants are accounting department students, data analysis uses qualitative descriptive methods. The results of the research show that Gen Z's financial literacy in Financial Knowledge is quite understanding about financial literacy, Financial Attitudes, Behavior related to financial literacy in managing income. Gen Z has good financial knowledge and Financial Behavior. Gen Z has financial behavior by managing finances according to needs. . Gen Z finds it easy to access financial services via mobile devices. They can open bank accounts, make transactions, and manage their finances directly from their smartphones. Gen Z is more likely to use digital payments

Keywords: Financial literacy, Financial Technology and Financial Management