

## ABSTRAK

Penelitian ini bertujuan untuk menguji pengaruh langsung Teknologi Finansial dan Gaya Hidup Hedonisme terhadap Perilaku Keuangan pada generasi Y di Surabaya. Selain itu, juga untuk mengukur pengaruh tidak langsung Teknologi Finansial terhadap Perilaku Keuangan dimediasi *Locus of Control* dan pengaruh tidak langsung gaya hidup hedonisme terhadap perilaku keuangan dimediasi *Locus of Control*.

Jenis penelitian ini menggunakan metode penelitian kuantitatif. Populasi yang digunakan yaitu generasi Y di Surabaya pengguna aplikasi teknologi finansial. Jumlah sampel yang di hitung menggunakan rumus *Lemeshow* karena populasi tidak diketahui secara pasti (*infinite*) dengan hasil 100 responden. Dengan teknik pengambilan sampel *non-probability sampling*. Teknik analisis data yang digunakan dalam penelitian ini yaitu *Partial Least Square (PLS)* dengan bantuan aplikasi *SmartPLS 3.0*.

Hasil penelitian ini menunjukkan bahwa Teknologi Finansial berpengaruh positif dan tidak signifikan terhadap Perilaku Keuangan, Gaya Hidup Hedonisme berpengaruh positif dan signifikan terhadap Perilaku Keuangan, Teknologi Finansial berpengaruh positif dan signifikan terhadap *Locus of Control*, Gaya Hidup Hedonisme berpengaruh negatif dan signifikan terhadap *Locus of Control*, *Locus of Control* berpengaruh positif dan signifikan terhadap Perilaku Keuangan, sedangkan Teknologi Finansial berpengaruh positif dan signifikan terhadap Perilaku Keuangan dimediasi *Locus of Control* dan Gaya Hidup Hedonisme berpengaruh negatif dan tidak signifikan terhadap Perilaku Keuangan dimediasi *Locus of Control*.

**Kata Kunci** : Teknologi Finansial, Gaya Hidup Hedonisme, *Locus of Control*, Perilaku Keuangan.

## ABSTRACT

*This research examines the direct effect of Financial Technology and Hedonism lifestyle on the financial behavior of the Y Generation in Surabaya. It also examines the indirect effect of Financial Technology and Hedonism lifestyle on the financial behavior that was mediated by Locus of Control.*

*The research applies quantitatively. Furthermore, the population comprises the Y Generation in Surabaya who use financial technology applications. As it is an infinite population, samples are measured by the Lemeshow formula. In line with that, 100 respondents were taken as samples. Moreover, the data collection technique used was non-probability sampling. The data analysis technique used was Partial Least Squares (PLS) with SmartPLS 3.0.*

*The result indicates that Financial Technology has a positive but insignificant effect on financial behavior. However, the Hedonism lifestyle has a positive and significant effect on financial behavior. Additionally, Technology Financial has a positive and significant effect on Locus of Control. Meanwhile, the Hedonism lifestyle has a negative and significant effect on Locus of Control. In addition, Locus of Control has a positive and significant effect on financial behavior. Similarly, Financial Technology has a positive and significant effect on financial behavior, which was mediated by Locus of Control. In contrast, the Hedonism lifestyle has a negative and insignificant effect on financial behavior, which was mediated by Locus of Control.*

*Keywords: financial technology, hedonism lifestyle, locus of control, and financial behavior.*

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M. Fajar C. S. Pd