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ID	TITLE	AUTHOR	JOURNAL	PHASE	STATUS	SUBMISSION DATE
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TITLE

Financial Literacy and Financial Attitude on Financial Management Behavior: An Examination of the Mediating Role of Behavioral Intention

AUTHOR AND CO-AUTHORS

Sri Fitri Wahyuni, Radiman Radiman, Muhammad Shareza Hafiz, Jufrizen Jufrizen

Contact information



JOURNAL

Investment Management and Financial Innovations

ABSTRACT

Financial behavior encompasses an individual's day-to-day activities about managing their monetary resources. This pertains to how an individual arranges and employs accessible financial assets. Behavioral finance examines an individual's financial responsibility to manage their resources efficiently. The primary objective of this research is to examine the influence of financial literacy and attitudes on the financial management behavior of Generation Z individuals residing in Medan City. Additionally, this study aims to explore the role of behavioral intention as an intervening variable in this relationship. The individuals involved in this research are undergraduate students enrolled in prominent private universities in North Sumatra. The determination of sample size in the Structural Equation Model (SEM) can be achieved by employing the Maximum Likelihood estimate based on a range of 100-200 samples. Therefore, to meet one of the prerequisites of the structural equation modeling (SEM) data analysis approach, researchers will select a sample size ranging from 100 to 200 respondents. Consequently, a total of 150 students were utilized as research participants. The study's findings indicate financial literacy positively and significantly affects financial management behavior and behavioral intentions. Financial attitude influences financial

management behavior positively and significantly, and behavioral intention influences financial management behavior positively and significantly. Behavioral intentions do not mediate the effect of financial literacy on financial management behavior, nor is the effect of financial attitudes on financial management behavior mediated by behavioral intentions.

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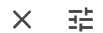
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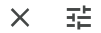
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