

The Effect Of Financial Attitude, Financial Literacy And Family Financial Education On Financial Management Behavior Of E-Wallet Users In Financial Self Efficacy Mediation

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Abstract

This research aims to determine the Influence of Financial Attitude, Financial Literacy and Family Financial Education on the Financial Management Behavior of E-Wallet Users in the Mediation of Financial Self-Efficacy. The method used in this study is a quantitative method, using primary data with a data collection method using a questionnaire. Hypothesis testing uses the Structural Equation Model (SEM) method with the help of SmartPLS software. The results of this study prove that: (1) financial attitude does not affect the financial self-efficacy of e-wallet users (2) financial literacy has a positive effect on the financial self-efficacy of e-wallet users (3) family financial education affects the financial self- efficacy of e-wallet users (4) financial attitude does not affect the financial management behavior of e- wallet users. (5) financial literacy does not influence the financial management behavior of e-wallet users (6) family financial education has a positive influence on the financial management behavior of e-wallet users (7) financial self-efficacy influences the financial management behavior of e-wallet users (8) states that financial attitude does not influence financial management behavior through the financial self- efficacy of e-wallet users (9) financial literacy influences financial management behavior through the financial self-efficacy of e-wallet users (10) family financial education influences financial management behavior through the financial self-efficacy of e-wallet users.

Keywords: Financial Attitude, Financial Literacy, Family Financial Education, Financial management behavior, Financial Self Efficacy