

## ABSTRAK

Penelitian ini bertujuan untuk mengetahui kondisi *Financial Literacy*, *Intention*, dan *Digital Payment Usage Behavior*, serta menganalisis pengaruh *Financial Literacy* terhadap *Digital Payment Usage Behavior* melalui *Intention* sebagai variabel intervening pada Generasi Z pengguna pembayaran digital di Kota Bandung. Penelitian menggunakan pendekatan kuantitatif dengan metode korelasional. Data diperoleh melalui kuesioner dan dianalisis menggunakan *Partial Least Squares-Structural Equation Modeling* (PLS-SEM) dengan bantuan SmartPLS. Hasil penelitian menunjukkan bahwa *Financial Literacy*, *Intention*, dan *Digital Payment Usage Behavior* berada pada kategori sangat baik, dengan rata-rata masing-masing sebesar 4,28, 4,29, dan 4,28. Hasil pengujian menunjukkan bahwa *Financial Literacy* berpengaruh positif dan signifikan terhadap *Digital Payment Usage Behavior* dengan koefisien 0,442, *T-Statistics* 3,346, dan *P-Values* 0,001. *Financial Literacy* juga berpengaruh positif dan signifikan terhadap *Intention* dengan koefisien 0,727, *T-Statistics* 10,864, dan *P-Values* < 0,001. *Intention* berpengaruh positif dan signifikan terhadap *Digital Payment Usage Behavior* dengan koefisien 0,347, *T-Statistics* 2,953, dan *P-Values* 0,003. Pengaruh tidak langsung *Financial Literacy* terhadap *Digital Payment Usage Behavior* melalui *Intention* signifikan dengan koefisien 0,252, *T-Statistics* 2,540, dan *P-Values* 0,011. Hasil tersebut menunjukkan bahwa *Intention* berperan sebagai mediasi parsial.

**Kata Kunci:** *Financial Literacy*, *Intention*, *Digital Payment Usage Behavior*, Generasi Z, pembayaran digital

## **ABSTRACT**

*This study aims to determine the conditions of Financial Literacy, Intention, and Digital Payment Usage Behavior, as well as to analyze the effect of Financial Literacy on Digital Payment Usage Behavior through Intention as an intervening variable among Generation Z digital payment users in Bandung City. This study employed a quantitative approach with a correlational method. Data were collected through questionnaires and analyzed using Partial Least Squares-Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS. The results showed that Financial Literacy, Intention, and Digital Payment Usage Behavior were in the very good category, with average scores of 4.28, 4.29, and 4.28, respectively. The results showed that Financial Literacy had a positive and significant effect on Digital Payment Usage Behavior, with a coefficient of 0.442, T-Statistics of 3.346, and P-Values of 0.001. Financial Literacy also had a positive and significant effect on Intention, with a coefficient of 0.727, T-Statistics of 10.864, and P-Values < 0.001. Intention had a positive and significant effect on Digital Payment Usage Behavior, with a coefficient of 0.347, T-Statistics of 2.953, and P-Values of 0.003. The indirect effect of Financial Literacy on Digital Payment Usage Behavior through Intention was significant, with a coefficient of 0.252, T-Statistics of 2.540, and P-Values of 0.011. These results indicate that Intention partially mediates the relationship.*

**Keywords:** *Financial Literacy, Intention, Digital Payment Usage Behavior, Generation Z, digital payment.*