# BAB V
# PENUTUP

## A. Kesimpulan

Berdasarkan hasil penelitian dan pembahasan yang telah dilakukan, didapatkan kesimpulan sebagai berikut:

1. Literasi keuangan berpengaruh positif dan signifikan terhadap perilaku keuangan pada generasi Z di Kota Bengkulu. Hasil uji t menunjukkan nilai $t_{hitung}$ sebesar 6,713 dengan signifikansi < 0,05. Hal ini menunjukkan bahwa semakin tinggi literasi keuangan individu, maka semakin baik pula perilaku keuangannya.
2. Inklusi keuangan tidak berpengaruh signifikan terhadap perilaku keuangan pada Generasi Z di Kota Bengkulu. Hasil uji t menunjukkan nilai $t_{hitung}$ sebesar 1,595 dengan signifikansi > 0,05. Hal ini menunjukkan bahwa ketersediaan akses terhadap layanan keuangan belum tentu mempengaruhi perilaku keuangan generasi Z jika tidak diimbangi dengan pemahaman dan pemanfaatan yang tepat.
3. Fintech syariah berpengaruh positif dan signifikan terhadap perilaku keuangan pada Generasi Z di Kota Bengkulu. Hasil uji t menunjukkan nilai $t_{hitung}$ sebesar 4,726 dengan signifikansi < 0,05. Hal ini menunjukkan bahwa platform digital berbasis syariah, seperti dompet digital syariah atau aplikasi investasi syariah memperkuat

keyakinan individu dalam mengelola keuangan, sekaligus meningkatkan sikap positif terhadap keputusan keuangan yang bertanggung jawab.

4. Literasi keuangan, inklusi keuangan, dan fintech syariah secara simultan berpengaruh signifikan terhadap perilaku keuangan Generasi Z. Hasil uji F menunjukkan nilai $F_{hitung}$ sebesar 47,178 dengan signifikansi < 0,05. Hal ini menunjukkan bahwa meskipun inklusi keuangan tidak berpengaruh secara parsial, akan tetapi kombinasinya dengan literasi keuangan dan fintech syariah tetap memberikan kontribusi yang menjelaskan variasi perilaku keuangan.

## B. Saran

Adapun beberapa saran dalam penelitian ini yang menurut peneliti akan bermanfaat bagi pihak yang berkaitan, antara lain sebagai berikut:

1. Saran Praktis
   a. Bagi Generasi Z, untuk meningkatkan literasi keuangan melalui sumber edukasi digital dan memanfaatkan platform fintech syariah yang transparan, aman, dan sesuai nilai.
   b. Bagi lembaga keuangan syariah, fokuskan strategi pada edukasi dan desain produk yang ramah pengguna, bukan hanya promosi. Integrasi fitur edukatif dalam aplikasi, seperti simulasi investasi

atau kalkulator zakat dapat meningkatkan keterlibatan pengguna.

c. Bagi regulator (OJK dan BI), untuk mendorong kolaborasi antara lembaga pendidikan, fintech, dan bank syariah untuk membangun ekosistem literasi keuangan yang terintegrasi dan berkelanjutan.

2. Saran Akademik

a. Penelitian selanjutnya disarankan untuk mengukur variabel norma subjektif, seperti tekanan sosial dari keluarga, teman, atau media sosial, karena berdasarkan TPB variabel ini merupakan salah satu penentu utama niat bertindak, namun belum diukur dalam penelitian ini.

b. Disarankan melakukan studi komparatif antar wilayah, untuk melihat perbedaan dan pengaruh konteks budaya serta religius terhadap perilaku keuangan Generasi Z.

c. Pendekatan mixed-methods (kuantitatif + kualitatif) dapat digunakan untuk mendalami alasan di balik ketidaksignifikan variabel inklusi keuangan, termasuk hambatan psikologis atau teknis dalam pemanfaatan layanan keuangan.

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