Abstract

This study aims to analyze the influence of financial literacy and fintech usage on financial well-being, with financial behavior as a mediating variable among the emerging adulthood population in Indonesia. Emerging Adulthood, defined as individuals aged 18-29 years, respresents a critical phase in life where financial independence to devlop. The study employs a quantitive approach using the partial least squares Structural Equation Modeling (PLS-SEM) method to examine the relationships between variabels.

Data were collected through an online questionnaire completed by 444 respondents who fit the criteria for the emerging adulthood age group. The findings highlight the importance of financial education and the development on inclusive financial technology to support younger generations in achieving financial well-being. The study provides practical recommendations for policymakers, financial institutions and fintech service providers to enhance financial literacy , raise awareness of prudent fintech usage and promote positive financial behaviors among emerging adults in Indonesia.

Keywords : Financial Literacy, Fintech Usage, Financial Behavior , Financial Well-being, Emerging Adulthood, PLS-SEM.