

ABSTRACT

This research is motivated by the problems faced by generation Z in the city of Bandung who have difficulties in managing their finances. Research from FHI indicates that Indonesian people age 35 years still do not have a financial plan, and they only start when they are 41 years old. Moreover, a survey conducted by LifeWorks entitled “The Financial Wellness of Gen Z: The Good, The Bad and The Ugly” shows that as many as 71% of Generation Z feel quite stressed about their financial condition. Therefore, this research aims to determine the indirect effect of financial attitude on financial management through financial behaviour in generation z in the city of Bandung.

This research uses quantitative methods with descriptive and causal research types. Moreover, the sample obtains through a probability sampling technique using simple random sampling. The population in this study were all people in the city of Bandung aged 20-24 years old. According to the Statistical Data of Bandung City, the number of population is as many as 257,657 so that based on that number, this research uses 400 respondents. Also, this research uses path analysis as the data analysis technique.

The results of the descriptive analysis shows that the generation Z in Bandung has a good level of financial attitude, personal financial management, and financial behaviour. Furthermore, the results of the path analysis indicates that the variable of financial attitude has a significant effect on personal financial management through the financial behaviour of generation Z in the city of Bandung by 32%