

ABSTRACT

Consumptive behavior is a problem that is still common in Indonesia. In this modern fast-paced and sophisticated world, all barriers to obtaining daily necessities are biased, which makes everything easier to obtain. Generation Z is known as the generation that was born and grew up with technology. They do not escape the culture of consumerism. Not concerned with the future and having a different lifestyle than previous generations, Generation Z prioritizes spending their money rather than choosing to save it. This consumptive behavior can affect their financial management behavior. Financial management behavior is based on financial attitudes, financial knowledge, and locus of control.

This study aims to determine the influence and relationship of financial attitudes, financial knowledge, and locus of control of generation Z's behavior financial management, with a case study on generation Z in Purbalingga Regency. Quantitative method with multi regression analysis applied into this study. 150 samples were taken randomly with the age range of respondents between 16-24 years in Purbalingga Regency.

The results showed that financial attitudes, financial knowledge, and locus of control partially influence financial management behavior. Financial attitudes, financial knowledge, and locus of control also have a simultaneous effect of 41% on the financial management behavior of generation Z in Purbalingga Regency.

Keywords: Financial Management Behavior, Financial Attitudes, Financial Knowledge, Locus of Control