ABSTRACT

The consumption pattern of Indonesians, especially Generation Z in Bandung, has increased significantly along with the development of technology and easy access to digital services. Changes in lifestyle and high internet penetration have caused Generation Z to tend to have consumptive behaviour and pay less attention to personal financial management. Financial technology payments such as digital wallets make transactions easier but also have the potential to increase impulsive consumption. On the other hand, financial inclusion is present as a means to increase public access and understanding of formal financial services. This study aims to analyse the effect of fintech payment and financial inclusion on the financial behaviour of generation Z students in Bandung City.

The research method used is quantitative method with data collection through questionnaires distributed to 400 respondents of generation Z students in Bandung City and the data analysis process involves multiple linear regression analysis techniques. The results showed that the financial technology payment variable had no effect on financial behaviour, while the financial inclusion variable had a partial effect on financial behaviour and financial technology payment and financial inclusion had a simultaneous effect on financial behaviour in students in Bandung City.

Keywords: financial technology payment, financial inclusion, financial behavior