ABSTRACT

This research aims to analyze the influence of financial literacy, personality traits, and financial well-being on financial behavior among Generation Z in West Java. The study aims to identify and validate whether these three independent variables have a significant impact on financial behavior, which is the main focus in shaping wise and planned financial decisions among young people.

The method used is a quantitative approach with multiple linear regression analysis techniques. A total of 400 respondents from Generation Z in West Java were involved through purposive sampling techniques. Data was collected using a questionnaire designed to measure the levels of financial literacy, personality traits, financial well-being, and financial behavior of the respondents.

The research results show that financial literacy, personality traits, and financial well-being have a positive and significant impact on financial behavior. This means that the more someone understands finances, possesses good personality traits, and feels financially secure, the wiser they will be in managing their money. This finding is expected to provide input for educational institutions, policymakers, and other relevant parties to design financial education programs that not only emphasize knowledge but also cultivate healthy financial habits and attitudes for the younger generation.

Keyword: *Financial Literacy, Personality Traits, Financial Well-being, Financial Behavior*, *Generation Z.*