ABSTRACT

Generation Z is a generation born in the digital era so that their lifestyle is greatly influenced by technology and communication factors. So with the increasingly rapid development of technology, it makes the generation have the intention to invest. Given the increasing trend of FOMO and the phenomenon of Shoppe pay later which has resulted in the financial management of generation Z getting worse.

This study aims to analyze the effect of Financial Literacy on Intention to Invest and to test the role of Individual Attitudes and Behavioral Control as Moderating Variables. This study focuses on Generation Z in the city of Bandung who have great potential in forming good and responsible financial behavior.

This study uses a quantitative methodology with a questionnaire for 400 respondents aged 15-28 years, and is analyzed using Hayes PROCESS Model 6 via SPSS.

The results of this study indicate a significant influence between Financial Literacy on Intention to Invest, both directly and through the mediation of Individual Attitudes and Behavioral Control. If the higher the financial literacy, the greater the intention to invest in Generation Z in Bandung City

This study provides academic and practical contributions in the development of financial literacy programs, and can be a reference for the government and the Financial Services Authority in designing relevant financial policies.

Keywords: financial literacy, individual attitudes, behavioral control.