

ABSTRACT

Z generation, which is the younger generation has a fairly high level of consumption. One of the main factors that causes generation Z to have a consumptive lifestyle is because they don't have good financial management behavior. This happens because the financial literacy level of Z's generation is relative low. In addition, in making financial decisions they haven't been made independently because they still rely on pocket money from their parents. Therefore, parents have an important role to play in helping their children to have good financial management. In this case, the higher income, educational level, and job position held by parents, the more they understand and know all forms of their financial products and services. So that they can meet the needs of their families properly.

This research was conducted with the aim of analyzing the effect of financial literacy, parents' income, parents' academic, and parents' occupation on financial management behavior in generation Z in Bandung City. The research method used is a quantitative method with data collection techniques using a questionnaire distributed to 400 Z generation respondents in Bandung City. The data analysis technique used is multiple linear regression analysis to measure the intensity of the relationship between the independent variables and the dependent variable. In addition, this study also used the F test to examine the effect of the independent variables jointly on the dependent variable and the t test to distinguish the effect of each independent variable on the dependent variable.

This study obtained the results that financial literacy, parents' income, parents' academic, and parents' occupation have significant influence on financial management behavior in generation Z in Bandung City. When viewed based on each variable, the result is that financial literacy has a significant influence on financial management behavior in generation Z in Bandung City. However parents' income, parents' academic, and parents' occupation don't have a significant influence on financial management behavior in generation Z in Bandung City.

Keywords : Financial Literacy, Financial Management Behavior, Parents' Academic, Parents' Income, , Parents' Occupation, Z Generation.