

ABSTRACT

This study aims to examine the influence of attribution on quality of life through frugal acceptance among Generation Z in Indonesia's West Java province. The rise of frugal living has emerged in response to increasing economic and social pressures, particularly among Gen Z individuals in the early stages of financial independence. This explanatory quantitative research employed a survey method involving 400 respondents aged 22–28 who are actively employed. The study measured attribution through four dimensions: locus of causality, stability, personal control, and external control. Frugal acceptance and quality of life were assessed using the Satisfaction With Life Scale (SWLS). Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicate that locus of causality, stability, and personal control have a significant positive effect on frugal acceptance, whereas external control does not. Furthermore, frugal acceptance significantly influences life satisfaction and mediates the relationship between attribution and quality of life. These findings highlight the importance of consciously embracing a frugal lifestyle as an adaptive strategy to enhance the subjective well-being of Generation Z.

Keywords: *causal attribution, frugal acceptance, quality of life, Generation Z.*