

ABSTRACT

Student readiness which is currently dominated by Generation Z about finance becomes an important thing that must be considered in order to compete and survive in during the demographic bonus period in Indonesia and this readiness will assist to Indonesia for achieving sustainable development goals targeted in 2030, one of which is there is no poverty. Financial readiness in the form of an appropriate storage method is one of the aspects that must be owned by students in order to have a reserve of funds in accordance with what is desired in the future.

The main purpose of this study is to find the dominant factor of investment in generation z students in Bandung. The method used is a quantitative method by distributing questionnaires to 270 respondents using descriptive analysis and factor analysis as data processing in research with the help of SPSS

Based on the results of the descriptive analysis research, it was concluded that the generation z students at Telkom University and Bandung Institute of Technology had self-control that both had very high scores. Then the personal interest and financial knowledge of Telkom University students are in the very high category, while the Bandung Institute of Technology has a high value. Whereas the financial literacy variables of the two objects of this study are equally high in value.

Then from 19 items that were previously derived from 8 factors reduced to 5 dominant factors that have an Initial Eigenvalues value > 1 . These five factors are named according to the factors / dimensions beforehand so that known dominant factors and their new members. So it was concluded that the dominant factors of investment in generation z students in Bandung were the issue of investment finance, savings, the amount of return on investment, choice of financial assets, and financial management with the most dominant factor being the issue of investment finance which had a value of 51.97%.

Keywords: *Investment, Finance, Self-Control, Generation Z Students*