

ABSTRACT

Finance is all about consider segmenting all of the participants in an economy along two dimentions. The first dimention is the availability of “extra” money (money above and beyond their current spending needs) for investment. The second dimention is the ability to develop economically viable business ideas. This relates to Generation Z. According with Kupperschmidt (2000) generation Z is a generation born in 1995-2010, if calculated per 2019 it is people aged 19-24 years old. This generation is usually called the internet generation or I-generation. The purpose of this study was to find out the financial level of generation Z. The sample of this study was 400 respondents. Variable free consists of financial knowledge, variable intervening financial attitude, while the binding variable in this study is financial behavior. The research method used is a quantitative method with a Likert scale as a measurement. The sampling technique used in this study was nonprobability sampling. The data analysis method used in this study is Structural Equation Modeling (SEM) and processed using SmartPLS.

Based on the results of the financial knowledge on financial attitude has a value of 122.400 > t_{α} 1.649 means that the variable financial knowledge has a positive and significant effect on financial attitude, financial attitude to financial behavior has a value 4.304 > t_{α} value of 1.649 means that the variable financial attitude has positive and significant impact on financial behavior, and financial knowledge to financial behavior has a value 4.618 > t_{α} value of 1.649 means that the variable financial knowledge has positive and significant impact on financial behavior. Furthermore, financial knowledge to variable financial behavior mediated by financial attitude, the value of t is 12.720 > t_{α} 1.649 means financial knowledge positive and significant effect on financial behavior mediated by financial attitude.

Keywords: *Financial Knowledge, financial attitude, financial behavior, Generasi Z*