

ABSTRACT

Covid-19 is increasingly widespread in Indonesia, one of which is in the city of Bandung and has an impact on all areas, especially in the economic field. Covid-19 affects all groups, one of which is generation Z. Generation Z often does – Fomo Spending or it can be called a waste of too much money just to fulfill their pleasure. Unwittingly generation Z's finances are very vulnerable to 'crises' caused by consumptive lifestyles or mismanagement. As a result, generation Z is not preparing for emergency funds such as the current covid-19 condition.

The purpose of this study is to find out if the financial planning, financial attitudes and consumption behavior of Generation Z in the Bandung Covid-19 pandemic are simultaneous or partial. This research is quantitative research with descriptive and contingent association types. Sampling using non-probabilistic sample methods. The number of respondents in The City of Bandung as many as 400 generation Z people aged between 25 to 25 years. The analysis methods used are descriptive analysis and multiple linear regressions.

The results of this study showed that descriptive analysis of financial planning amounted to 84.92% fall into the category of excellent, financial attitude of 81.35% falls into the category of excellent for consumptive behavior of 80.88% belongs to the good category. In part, financial planning and financial attitude significantly affect the consumptive behavior of generation Z during Covid-19 in Bandung. Simultaneously, there is a significant influence of financial planning variables and a significant financial attitude on the consumptive behavior of generation Z during Covid-19 in Bandung.

Kata Kunci : Financial Planning, Financial Attitude, Consumptive Behavior, Covid-19