

ABSTRACT

The Indonesian population, especially Generation Z, cannot yet manage their finances both now and in the future. This situation is caused by the lack of knowledge about financial investment. This study aims to determine the financial level of Generation Z. This study used a questionnaire with 100 respondents. The independent variable consists of financial attitudes, the intervention variable is financial management and the dependent variable in this study is financial satisfaction. The research method used is a quantitative method with a Likert scale as a measurement. The data analysis method used in this study is Structural Equation Modeling (SEM) and processed using SmartPLS. Based on the results of the hypothesis that the financial attitude variable on financial satisfaction mediated by financial management has a t statistic of 4.268 > 1.96, it means that the financial attitude variable has a positive and significant effect on financial satisfaction mediated by financial management.

Keywords: *Financial attitude, financial management, financial satisfaction*