

LIST OF FIGURES

| | | |
|-------------|---|----|
| Figure 1.1 | 2022 Population Census Results | 2 |
| Figure 1.2 | Population of Gen Z in Jakarta | 3 |
| Figure 1.3 | Gen Z's Top Concerns | 4 |
| Figure 1.4 | Indonesia Capital Market Statistics | 5 |
| Figure 1.5 | Comparison of Debt Between Generations | 6 |
| Figure 1.6 | Gross Regional Domestic Product in Indonesia | 7 |
| Figure 1.7 | Household Consumption in Indonesia | 7 |
| Figure 1.8 | P2P Fintech Lending Users by Age Group..... | 8 |
| Figure 1.9 | P2P Lending Funds Issued by Lenders based on Location | 9 |
| Figure 1.10 | P2P Lending Default Rate Payment in Jakarta | 9 |
| Figure 2.1 | Theoretical Framework | 43 |
| Figure 3.1 | Research Process..... | 50 |
| Figure 3.2 | Classification Continuum Line | 59 |
| Figure 3.3 | Conceptual Diagram | 64 |
| Figure 3.4 | Statistical Diagram..... | 65 |
| Figure 4.1 | Respondent Characteristics Based on Gender | 69 |
| Figure 4.2 | Respondent Characteristics Based on Year of Birth..... | 70 |
| Figure 4.3 | Respondent Characteristics Based on Occupation..... | 71 |
| Figure 4.4 | Respondent Characteristics Based on Domicile | 72 |
| Figure 4.5 | The Continuum Line of Locus of Control | 74 |
| Figure 4.6 | The Continuum Line of Financial Attitude..... | 77 |
| Figure 4.7 | The Continuum Line of Financial Self-Efficacy | 80 |
| Figure 4.8 | The Continuum Line of Financial Management Behavior | 83 |
| Figure 4.9 | Normality Test Result..... | 83 |
| Figure 4.10 | Multicollinearity Test Result | 84 |
| Figure 4.11 | Heteroscedasticity Test Result..... | 85 |
| Figure 4.12 | Autocorrelation Test Result | 85 |
| Figure 4.13 | Process Macro Test Result..... | 88 |
| Figure 4.14 | Determination Coefficient Test Result | 92 |