

ABSTRACT

This study aims to analyze the influence of investment trading knowledge on financial behavior, with interest in crypto investment as a mediating variable, and its impact on the shift in career interests among Generation Z in Bandung City. A quantitative method was employed using a questionnaire survey distributed to 100 respondents to examine the relationships between variables and to map their profiles. Regression analysis results show that investment knowledge (X) has a positive and significant effect on financial behavior (Y), while investment interest (Z) does not exhibit a significant influence once knowledge is accounted for. This indicates that a solid understanding, rather than mere interest, is key to shaping sound financial behavior. Descriptively, it was found that respondents' investment knowledge (X) and financial behavior (Y) are relatively good, though tend to be weak in terms of fundamentals and long-term strategic planning. Respondents' interest (Z) in crypto trading is very high, driven by a strong desire to learn, yet hindered by low self-confidence in starting and managing risks. The shift in career interest is triggered by this strong enthusiasm, leading to serious considerations of switching professions to become traders, motivated by the flexibility and dissatisfaction with conventional careers. In conclusion, knowledge serves as the primary pillar of financial behavior, while strong interest acts as a driving force for changing career aspirations. The study recommends the importance of structured education to build fundamental knowledge and practical confidence in order to align interest, behavior, and realistic career planning.

Keywords: Investment Trading Knowledge, Financial Behavior, Interest in Crypto Investment, Career Interest Shift, Generation Z.