ABSTRACT

Generation Z is a generation born in the digital era so that their lifestyle is

greatly influenced by technology and communication factors. So with the

increasingly rapid development of technology, it makes the generation have the

intention to invest. Given the increasing trend of FOMO and the phenomenon of

Shoppe pay later which has resulted in the financial management of generation Z

getting worse.

This study aims to analyze the effect of Financial Literacy on Intention to

Invest and to test the role of Individual Attitudes and Behavioral Control as

Moderating Variables. This study focuses on Generation Z in the city of Bandung

who have great potential in forming good and responsible financial behavior.

This study uses a quantitative methodology with a questionnaire for 400

respondents aged 15-28 years, and is analyzed using Hayes PROCESS Model 6 via

SPSS.

The results of this study indicate a significant influence between Financial

Literacy on Intention to Invest, both directly and through the mediation of

Individual Attitudes and Behavioral Control. If the higher the financial literacy, the

greater the intention to invest in Generation Z in Bandung City

This study provides academic and practical contributions in the

development of financial literacy programs, and can be a reference for the

government and the Financial Services Authority in designing relevant financial

policies.

Keywords: financial literacy, individual attitudes, behavioral control.

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