Article

Personal Financial Management Behavior of Generation Z

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Abstract

Individuals aged 13 to 28 years or known as Generation Z face challenges in managing finances. This age group often experiences difficulties in managing personal finances due to a consumptive lifestyle, limited income and low financial awareness. This study is based on the theory of financial behavior, which discusses financial science in decision making. The purpose of this study was to analyze the influence of income sources, lifestyle, self-control and financial self-efficacy on personal financial management in Generation Z. This study uses a quantitative approach and associative research design to determine the relationship between variables. The tool used is a Google Form-based questionnaire instrument. Research statements are measured using a Likert scale, while respondent identity is measured using nominal and ordinal scales. Primary data were obtained by filling out the Google Form by individuals who are included in Generation Z and are at the Faculty of Social and Political Sciences, University of Lampung, which is also the location of the study. The sampling technique was carried out using the purposive sampling method and obtained 100 respondents as research samples. The research instrument consisted of 60 statements covering four independent variables, namely income sources, lifestyle, self-control, and financial self-efficacy, and one dependent variable, namely personal financial management. The collected data were then processed and analyzed using multiple linear regression with the help of IBM SPSS version 30 software. The results showed that lifestyle (t count 3.601 > 1.290 t table), self-control (t count 3.127 > 1.290 t table) and financial self-efficacy (t count 2.638 > 1.290 t table) had a significant effect, while the source of income had no significant effect on personal financial management (t count -1.367 < 1.290 t table). Simultaneously, the four independent variables had a significant effect on personal financial management ($F = 38.348$), with an R^2 value of 0.601. This study used a sample of 100 respondents. In conclusion, it is recommended that individuals in the Generation Z age group improve self-control, strengthen financial confidence and adjust their lifestyle to their economic conditions. The implications of these findings indicate the need for an active role for educational institutions and the government in improving financial literacy in order to build better awareness and management of personal finances among the younger generation.

Keywords: Personal financial management; Income source; Lifestyle; Self control; Financial self efficacy

1 Introduction

Generation Z, which is individuals aged between 13 and 28 years old, is known as a generation that is tech-savvy, dynamic and adaptable. However, behind these positive characters, they are also often associated with a consumerist lifestyle and a tendency to prioritize short-term satisfaction. The challenge of managing finances is a significant issue for this generation. Based on a survey conducted by Zigi.id together with Katadata Insight Center, the majority of Generation Z still have difficulty in managing finances optimally. This is reflected in the habit of spending more than income, lack of budget allocation for basic needs, and minimal efforts to separate accounts for various needs [1].

In addition, Generation Z also faces a dilemma in planning and managing their income, especially in choosing between saving or investing [2]. Their diverse sources of income ranging from parental support, scholarships, to work require the ability to design long-term financial planning [3]. Unfortunately, the influence of social media and modern trends encourage a consumerist lifestyle, which makes them focus more on short-term expenses than on long-term financial goals such as saving or investing [4]. The ease of technology also strengthens this consumerist pattern, for example through online shopping activities and the tendency to buy branded goods [5].

Research on the influence of lifestyle on personal financial management shows varying results. Some studies state a significant influence [6-8], while other studies find no significant relationship [9]. This inconsistency suggests the possibility of other factors influencing the relationship, one of which is self-control [10]. Self-control in the financial context plays an important role in reducing impulsive buying and consumer behavior [11], as well as helping individuals be more disciplined and focused on long-term financial goals [12]. Some studies support the positive influence of self-control on financial management [13], but others state that there is no significant influence [14].

In addition to self-control, another factor that is thought to play a role is financial self-efficacy, which is an individual's belief in their ability to organize and manage finances [15]. Individuals with high levels of self-efficacy are more confident in preparing budgets, saving, and making financial decisions such as investing [16] . Several studies have shown that financial self-efficacy has a significant influence on personal financial management [17-18], but many have also found the opposite results [19].

Personal financial management is an important skill that needs to be mastered by students as part of Generation Z, especially in facing the world of work and independent life after graduation. The financial decisions they make today will have a direct impact on their future well-being [20]. Therefore, understanding Generation Z's financial management patterns is essential to designing educational programs and policies that can improve their financial literacy and skills.

Based on this background, this study aims to examine the influence of income sources, lifestyle, self-control, and financial self-efficacy on personal financial management of Generation Z, especially on students of the Faculty of Social and Political Sciences, University of Lampung.

2 Literature review

2.1 Financial Behavior

Financial behavior is part of financial discipline that includes individual decisions in managing finances, such as planning, saving funds and making decisions for financial well-being [21-22]. A high time preference for present consumption over future savings, known as hyperbolic discounting, can weaken an individual's ability to manage personal finances effectively. Yet, financial behavior plays a crucial role in maintaining a balance between income and expenses, fulfilling basic needs, and preventing financial problems through sound financial decision-making [23]. Individuals who are able to manage finances effectively tend to make budgets, save, control expenses, invest, and pay obligations on time [24]. In addition, financial behavior also forms an individual's character through planning and self-control over money [25]. This is in line with the opinion [26] that financial behavior is closely related to financial responsibility in managing personal finances.

2.2 Income Source

Income is an economic income that a person has and is used to meet life's needs or increase wealth [27] . Pen Adequate income allows individuals to meet basic needs such as food, shelter and transportation without having to rely on debt or loans [28] . Generation Z as a productive age group, most of whom are still pursuing higher education, generally earns income through financial support from parents, scholarships and work [3].

2.3 Lifestyle

Lifestyle is a collection of a person's activities, desires, and views [29] . Individuals who prioritize lifestyle tend to be consumptive, which can lead to uncontrolled spending without good financial management [30]. Gaya hidup tercermin dari aktivitas sehari-hari, minat, dan cara berpikir seseorang, yang mempengaruhi keputusan hidup mereka [31]. According to [32] defines lifestyle as a pattern of life that is seen through habits in spending money and managing time. Lifestyle also includes activities, interests, attitudes, consumption patterns, and individual expectations [30, 33].

2.4 Self Control

Self-control is an individual's ability to restrain themselves from excessive consumer habits and direct behavior to achieve positive impacts [34] . This ability is important to encourage positive behavior [35]. In financial management, self-control leads to savings by reducing unplanned impulsive purchases [36]. Self-control is also related to how individuals regulate emotions and internal drives [37]. With good self-control, individuals can make more mature decisions, avoid impulsive decisions, and achieve desired results in their lives.

2.5 Financial Self Efficacy

Self-efficacy is an individual's belief in their ability to influence life outcomes [38]. This level of belief influences how a person thinks, acts, and faces challenges. Individuals with low self-efficacy tend to avoid difficulties, give up easily, and are susceptible to stress. Financial self-efficacy refers to a person's confidence in managing finances and achieving financial goals [39] . Factors such as skills, personality, and social environment also influence this belief [40]. Individuals with high financial self-efficacy are better able to control spending, avoid debt, and manage finances well [41].

2.6 Personal Financial Management

Personal financial management reflects an individual's ability to plan, manage, and save daily funds [42] . Aspects of financial management include consumption, which is the use of funds to meet daily needs, including purchasing patterns and the reasons behind them [43]. Cash flow management reflects the ability to balance income and expenses, pay bills on time, and prepare a budget. Savings and investments focus on setting aside funds for emergencies and investing for long-term benefits. Meanwhile, credit management includes managing debt wisely to improve the quality of life financially.

3 Research Metodhs

This study is included in the associative type with a quantitative approach. The sample was taken using the purposive sampling technique. Purposive sampling is a sampling technique based on certain criteria [44] . The sample in this study was obtained using the Slovin formula which produced 100 respondents with the respondent criteria being Generation Z born in 1997-2012, Generation Z at least 17 years old who are active undergraduate students of the FISIP University of Lampung and have a main source of income such as from parents, scholarships and work. The instrument used in this study was a questionnaire consisting of 60 statement items that had been tested and declared valid. The five variables studied, namely Source of Income, Lifestyle, Self-Control, Financial Self-Efficacy, and Personal Financial Management, were measured using a 4-point Likert scale, which represents the level of respondent agreement with the statements submitted. Meanwhile, respondent identity data such as gender, age, and main source of income were measured using nominal and ordinal scales, according to the characteristics of the demographic data needed. All data collected were analyzed using multiple linear regression with the help of IBM SPSS 30 software to determine the effect of each independent variable on the dependent variable.

4 Result and Discussion

4.1 Characteristics Respondents from the Faculty of Social and Political Sciences, University of Lampung

Table 1. Respondent Gender

Gender	Amount	Persentase
Male	25	25%
Female	75	75%
Total	100	100%

Table 1. shows that the respondents used in this study amounted to 100 respondents, 75% of the respondents in this study were female and 25% of the respondents were male. This distribution shows that female participation in the survey is more dominant than male.

4.2 Summary of research results

Table 2. Summary of Findings

Variable	Effect on Personal Financial Management	Significance
Income Source	Negative (insignificant)	t = -1.367 < 1.290
Lifestyle	Positive (significant)	t = 3.601 > 1.290
Self-Control	Positive (significant)	t = 3.127 > 1.290
Financial Self-Efficacy	Positive (significant)	t = 2.638 > 1.290
Simultaneous Effect	Significant	F = 38.348

Variable	Effect on Personal Financial Management	Significance
R^2 Value	0.601 (60.1% explained variance)	-

The table presents the results of multiple linear regression analysis showing the influence of Income Source (X1), Lifestyle (X2), Self-Control (X3), and Financial Self-Efficacy (X4) on Personal Financial Management (Y) in Generation Z. Based on the significance value (Sig.) which is less than 0.05 for all independent variables, it can be concluded that the four variables have a significant influence on personal financial management simultaneously.

4.3 The Influence of Income Sources on Personal Financial Management in Generation Z at the Faculty of Social and Political Sciences, University of Lampung

Generation Z generally has various sources of income such as assistance from parents, scholarships, to income from independent work that requires the ability to plan and manage finances wisely. However, not all types of income have the same impact on financial behavior. Passive income, such as that obtained from parents, tends not to encourage financial discipline because basic needs are met without direct effort. [27]. In contrast, students who earn income actively from personal work are more motivated to manage their finances responsibly, even though the amount of income is relatively smaller. Therefore, it is assumed that there is a relationship between the type of income source and the ability to manage finances. The results of the multiple linear regression test in this study indicate that the source of income variable has a negative coefficient on personal financial management (-0.309), but it is not statistically significant (t-count -1.367 < t-table 1.290), so the alternative hypothesis is rejected. This insignificant relationship can be interpreted more deeply by considering social and cultural dynamics. Passive income tends to reduce the urge to prepare a budget or plan expenses in detail because of a sense of security from continuous financial support. In addition, in the context of a collective culture such as in Indonesia, there is a tendency for parents to provide pocket money without special restrictions or supervision, so that students are used to spending money without careful planning. The majority of respondents in this study rely on their parents as their main source of income. Although most feel that their income is sufficient (average score 4.24), this is not always accompanied by good financial habits such as saving or budgeting. This finding is in line with the theory of financial behavior which states that sufficient income does not automatically increase a person's ability to manage finances without adequate awareness and planning [21]. Therefore, although not statistically significant, the type of income source remains an important aspect to consider. Financial education and literacy are key to helping Generation Z develop healthier, more independent, and future-oriented financial behaviors.

4.4 The Influence of Lifestyle on Personal Financial Management in Generation Z at the Faculty of Social and Political Sciences, University of Lampung

Generation Z has good financial management skills even though the majority have low to middle incomes, with 43% earning below IDR 1,000,000 and 41% between IDR 1,000,000–IDR 3,000,000. Lifestyle has a significant effect on financial management, as evidenced by the t-test (sig. 0.001 < 0.05; t count 3.601 > t table 1.290). The majority prioritize spending on academics (mean 4.07), indicating that financial limitations do not hinder education and self-development. Their financial awareness is also high, reflected in long-term financial planning (mean 3.90) and readiness to face the future (mean 3.47). However, they tend to be consumptive, buying food more often (mean 3.78) than bringing provisions (mean 2.62) and choosing private vehicles (mean 3.4) rather than walking (mean 2.58). Even so, they still meet primary needs such as paying boarding house bills, electricity, and internet quota (mean 3.87) and maintaining a balance between physical and digital entertainment, including recreation (mean 3.51) and streaming services (mean 3.01). Interest in investment is starting to grow, with a mean of 3.57 to try digital investment and 3.56 to learn about it, although the search for investment opportunities is still low (mean 3.42). As many as 83% consider it important to learn financial management in college, indicating the need for financial literacy education. However, only 54% prepare a monthly budget, indicating the need to improve technical skills in financial planning. This study supports the theory of financial behavior that financial management depends on individual behavioral patterns. The results are also consistent with Linda and Ramadhani [6, 45], which emphasizes that a simple lifestyle contributes to better financial management. Overall, Generation Z shows good financial awareness, but still has a tendency to be consumptive and needs to improve their financial planning.

4.5 The Influence of Self-Control on Personal Financial Management in Generation Z at the Faculty of Social and Political Sciences, University of Lampung

Based on the analysis of cognitive control indicators, the statement with the highest mean (4.14), namely "I don't let negative thoughts influence financial decisions" shows that Generation Z is able to control negative thoughts that can influence their financial decisions. With a high level of self-control, they think more rationally and are not easily carried away by emotions in making financial decisions. In the theory of financial behavior, effective financial management involves the ability to regulate emotions and thoughts when making decisions [21]. Cognitive control helps individuals avoid negative influences or emotional impulses that risk causing impulsive decisions. Research [13] shows that self-control has a significant effect on financial management, with the results of the t-test (sig. $0.002 < 0.05$; t count $3.127 >$ t table 1.290). In the decisional making indicator, the statement with the highest mean (4.39) is "I compare options before buying", which reflects that Generation Z has good self-control in making financial decisions. They are more careful in choosing the best option before making a transaction, in line with wise financial behavior [22] . Meanwhile, in the behavior control indicator, the highest statement (mean 3.93) namely "I manage expenses to stay in line with the financial plan" shows that Generation Z has awareness and discipline in managing finances, supporting the opinion [25] which emphasizes the importance of controlling expenses according to plan. Overall, these findings show that self-control in the aspects of cognitive control, decisional making, and behavior control has a role in forming healthy financial behavior for Generation Z. The ability to control impulses, manage expenses, and think rationally in financial decisions are key factors in achieving financial well-being.

4.6 The Influence of Financial Self Efficacy on Financial Management of Generation Z Individuals at the Faculty of Social and Political Sciences, University of Lampung

The results of the t-test of the financial self-efficacy variable show a calculated t of $2.638 >$ t table 1.290 with a significance of $0.01 < 0.05$, which means that there is a significant influence on the personal financial management of Generation Z at the FISIP University of Lampung. Thus, Ha4 is accepted. This finding is in line with Bandura's theory which states that confidence in one's own abilities influences responses to challenges and decision making [38] . Descriptively, the highest financial planning indicator appears in the statement "I have a monthly financial plan" (mean 3.80), while the highest unexpected decision indicator is in "I can make financial decisions in emergency situations" (mean 4.03). In the challenge handling indicator, the highest is in "I adjust my budget when the economic situation changes" (mean 4.23). The indicator of confidence in managing finances is highest in "I am confident in using financial management tools" (mean 4.04), and the indicator of future confidence is in "I believe financial planning contributes to financial stability" (mean 4.30). Financial self-efficacy plays a role in planning, saving, and financial decision-making. Previous research also supports that students with high self-efficacy tend to be better at managing finances. Generation Z who have this belief demonstrates healthy financial behavior to achieve stability in the future.

4.7 The Influence of Income Sources, Lifestyle, Self-Control and Financial Self-Efficacy on Financial Management in Generation Z at the Faculty of Social and Political Sciences, University of Lampung

The results of the simultaneous test (F) showed a coefficient of 38.348 with a significance of 0.001 <0.05, which means that Source of Income, Lifestyle, Self-Control, and Financial Self-Efficacy simultaneously have a significant positive effect on Personal Financial Management of Generation Z at the Faculty of Social and Political Sciences, University of Lampung. Thus, the Ha5 hypothesis is accepted. The determination coefficient of 0.786 shows that 60.1% of the independent variables (Source of Income, Lifestyle, Self-Control, and Financial Self-Efficacy) can explain the dependent variable (Personal Financial Management), while the remaining 39.9% is influenced by other factors. This value shows a significant contribution from these variables in personal financial management. These results indicate that the better Generation Z is at managing sources of income, lifestyle, self-control, and financial self-efficacy, the better their ability to manage finances. Healthy financial behavior involves a balance of income and expenses and the ability to face financial risks [22] . A holistic approach to financial management results in better financial behavior. Generation Z who integrate various financial aspects into their lives tend to be better at maintaining financial stability, including meeting daily needs, savings, investments, and readiness to face future financial challenges. Therefore, efforts to improve financial management skills in Generation Z need to be carried out holistically, by considering various factors that play a role in forming healthy financial behavior.

5 Conclusion

This study has limitations in the scope of the sample which only includes 100 students from one faculty. Therefore, the results of this study cannot be generalized to the entire Generation Z population. Further studies are suggested to involve students from various faculties and institutions to obtain more representative results. Based on the results of the study on the influence of income sources, lifestyle, self-control, and financial self-efficacy on personal financial management of Generation Z at the Faculty of Social and Political Sciences, University of Lampung, it can be concluded that lifestyle, self-control, and financial self-efficacy significantly positively influence personal financial management, while income sources have no significant effect on personal financial management of Generation Z. Simultaneously, these four factors have a significant positive effect on personal financial management skills. This shows that although income sources do not have a direct effect, factors such as a wise lifestyle, good self-control, and confidence in one's own financial abilities (financial self-efficacy) play a more important role in shaping healthy financial behavior. Future research is recommended to use a longitudinal approach to track changes in financial behavior over time, as well as incorporating qualitative methods such as in-depth interviews to explore the motivations and values behind Generation Z's financial decisions.

6 Conflict of Interest

The authors declare that they have no conflicts of interest to report regarding the present study.

7 Author Contributions

Conceptualization: STP & GPD; Methodology: STP & S; Investigation: STP & KBW; Original draft preparation: STP, GPD, S. All authors have read and agreed to the published version of the manuscript.

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