

ABSTRACT

**THE INFLUENCE OF FINANCIAL LITERACY, HEDONISTIC
LIFESTYLE, AND FINANCIAL ATTITUDE ON PERSONAL FINANCIAL
MANAGEMENT BEHAVIOR OF GENERATION Z IN SLEMAN REGENCY**

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This study aims to identify and analyze the influence of financial literacy, hedonistic lifestyle, and financial attitudes on the personal financial management behavior of Generation Z in Sleman Regency. This research is a survey study with data collection instruments in the form of questionnaires. The population in this study is Generation Z residing in Sleman Regency. The data used are primary data obtained from respondents who meet the research criteria using a simple random sampling method. The data analysis technique used is multiple linear regression. The research results indicate that 1) financial literacy, hedonistic lifestyle, and financial attitude together have a significant effect on personal financial management behavior; 2) financial literacy has a positive and significant effect on personal financial management behavior; 3) hedonistic lifestyle has a negative and insignificant effect on personal financial management behavior, and 4) financial attitude has a positive and significant effect on personal financial management behavior.

Keywords: *Financial Literacy, Hedonistic Lifestyle, Financial Attitude, Personal Financial Management Behavior, Generation Z.*