International Journal of Humanities, Social Sciences and Business (INJOSS) e-ISSN: 2962-6781
Vol. 5 No. 3 (2026), page 512-523
https://injoqast.net/index.php/JOSSS

DIFFERENCES IN FINANCIAL MANAGEMENT BEHAVIOR BETWEEN WORKERS AND GENERATION Z STUDENTS IN SURAKARTA

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Abstract

This study aims to analyze the differences in financial management behavior between Generation Z workers and students in Surakarta. The research focuses on differences in financial literacy, consumption behavior, and financial management. This study employs a quantitative approach, collecting data through a questionnaire administered to 200 respondents consisting of Generation Z workers and students. The sampling technique used was purposive sampling. Data analysis was conducted using validity, reliability, and normality tests, as well as an independent samples t-test, with the assistance of SPSS. The results indicate that there are significant differences in financial literacy and financial management between workers and college students. Workers have a higher level of financial literacy than college students. Meanwhile, there were no significant differences in consumption behavior. These findings suggest that experience and financial responsibility play a role in shaping Generation Z's financial management behavior.

Keywords: Financial Literacy, Consumption Behavior, Financial Management, Generation Z.

INTRODUCTION

The advancement of globalization has brought about various social, economic, and technological changes that have broadly influenced people's lifestyles. One significant change is evident in people's financial behavior, making financial intelligence an absolute necessity for individuals to adapt to these dynamics (Desilfa et al., 2025). Financial management behavior is a crucial aspect of an individual's life as it relates to the ability to manage income, control expenses, save, invest, and manage debt wisely (Kamil et al., 2023). In the modern era, characterized by economic uncertainty, rising living costs, and easy access to various digital financial products and services, sound financial management has become increasingly crucial for maintaining long-term financial stability (Komariah & Qamariah, 2024). An individual's inability to manage finances effectively can lead to long-term financial problems,