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THE INFLUENCE OF FINANCIAL LITERACY, LIFESTYLE AND FEAR OF MISSING OUT ON THE FINANCIAL BEHAVIOR OF GENERATION Z IN PONTIANAK CITY

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Abstract. This research aims to find out how financial literacy, lifestyle and fear of missing out influence the financial behavior of Generation Z in Pontianak City. The type of research used is associative research. From this research it was concluded that: 1) Most of the Generation Z respondents in Pontianak City were female, 21 years old, and had a high school education. 2) The multiple linear regression equation of the influence of financial literacy, lifestyle, fear of missing out on the financial behavior of Generation Z in Pontianak City is:Y = 1.088 + 0.572X1 + 0.157X2 + 0.027X3 + e. 3) The correlation coefficient (R) is 0.637, meaning that the variables financial literacy, lifestyle and fear of missing out on the financial behavior of generation Z have a strong relationship. 4) The coefficient of determination obtained is 0.405, meaning that financial literacy, lifestyle and fear of missing out have a 40.5% influence on generation Z's financial behavior, while the remaining 59.5% is influenced by other variables not included in the research This. 5) The results of the simultaneous influence test (F test) show that F count is 33.192 > F Table 2.66, so that Ho is rejected. Ha is accepted, meaning that financial literacy, lifestyle and fear of missing out simultaneously influence the financial behavior of Generation Z in Pontianak City. 6) The results of the t test (partial influence test) show that financial literacy partially has a significant effect on financial behavior. Lifestyle partially has a significant effect on financial behavior. And fear of missing out partially does not have a significant effect on financial behavior.

Keywords: financial literacy; lifestyle; financial behaviour; generation Z

I. INTRODUCTION

In this modern era, there have been many changes compared to previous years, and one of these changes includes behavioral finance. Therefore, financial intelligence is very important for society. The sustainability of people's lives is significantly influenced by technological advances. The various conveniences offered by current technological developments have influenced people's behavior. If people do not have self-control in facing the challenges of globalization in the current era, they could be carried away by the strong current of globalization. One group that is perhaps most vulnerable to the strong impacts of globalization is generation Z. Generation Z stands out for its technological capabilities, active engagement in social media, expressiveness, tolerance, and ability to handle multiple tasks simultaneously. With the rapid development of technology and the unique characteristics of generation Z, the potential for consumerist behavior has emerged among them. This also emphasizes the importance of financial literacy to understand and manage their financial aspects. (Laturette et al, 2021).

Table 1 shows that the population of Generation Z in Pontianak City in 2022 is 187,513 people. Having the principle of You only live once (YOLO) gives generation Z the view that life is only once, and the time is right for their youth to enjoy it as much as possible and also the Fear of Missing Out (FOMO) which requires the younger generation to always appear ahead and up to date. making it difficult for them to carry out good financial management (Septiawati, 2021).

Table 1. Number of Generation Z Population in Pontianak City Year 2022

Age	Total Population
11 – 15	60.911
16 – 20	57.654
21 – 26	68.948
Total	**187.513**

Source: (Disdukcapil, 2023)

Having financial literacy is a must for every individual to avoid financial difficulties. Financial difficulties often arise because individuals lack financial knowledge and poor financial management habits. This is seen in lifestyle patterns that are not in line with income, irregular debt management, ongoing financial deficits, inability to record properly, and the absence of clear financial goals. Generation Z will compete to follow trends that lead to a hedonistic lifestyle, making it a habit they enjoy. This hedonistic life can be seen from the fact that Generation Z often indulges in extravagances such as traveling,

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buying gadgets, hanging out in cafes, buying branded goods at exorbitant prices, buying expensive coffee to post on Instagram. When lifestyle becomes a necessity to form a prestigious and classy self-image, the desire to fulfill one's life needs increases.

Lifestyle is one factor that can potentially influence a person's financial decisions. Individuals with a high lifestyle tend to have a significant impact on their financial management strategies. Differences in individual lifestyles can produce dynamic variations in consumption patterns, which in turn can cause spending to be more impulsive (Sampoerno & Haryono, 2021). Fear of missing out (FOMO) is a form of syndrome where sufferers feel social anxiety if they are left behind in trends. This fear or anxiety influences a person's decision making, often without looking at their condition first. This is due to the younger generation's lack of knowledge regarding more efficient financial management (Mazruk et al, 2023). Ideally, financial literacy, lifestyle and fear of missing out factors can influence a person's behavior in managing finances. Knowledge about finance will shape a person's financial behavior well. So, it can be said that the higher a person's financial literacy, the better their financial behavior and vice versa. Meanwhile, lifestyle has positive and negative impacts. If someone has high literacy, a lifestyle that suits their circumstances, and no FOMO, then someone will be able to manage their personal finances. Based on the description above, the author is interested in conducting research on "The Influence of Financial Literacy, Lifestyle and Fear of Missing Out on the Financial Behavior of Generation Z in Pontianak City". The aim of this research is to find out how financial literacy, lifestyle and fear of missing out influence the financial behavior of Generation Z in Pontianak City.

II. RESEARCH METHOD

The type of research used is associative research. The associative research in this study is to provide an overview of financial literacy, lifestyle, fear of missing out and their influence on the financial behavior of generation Z in Pontianak City. The data collection technique used in this research is primary data. Primary data in this research was collected by distributing questionnaires. According to Sugiyono (2018: 199): "A questionnaire is a data collection technique that is carried out by giving a set of questions or written statements to respondents for them to answer." In this research, the data collection technique was carried out by distributing questionnaires using a 1-5 Likert scale. The population in this study was Generation Z in Pontianak City who were born between 1997-2004 or aged 19-23 years, totaling 92,463 people. The number of samples used in this research was determined using the Slovin formula. Based on the formula above, a minimum sample size can be obtained from a population of 99.94, so the number of respondents in this study was determined to be 150 respondents. Due to the unlimited population, this research used a non-probability sampling technique with the type of sampling technique being purposive sampling. Purposive sampling is included in determining the sample with certain considerations (Sugiyono, 2014). The sample criteria in this research are generation Z in Pontianak City who were born between 1997–2004 or aged 19–23 years and who understand literacy, fear of missing out and financial management. The variables used in this research consist of two variables, namely: The independent variables in this research are financial literacy, lifestyle and fear of missing out which are given the symbol X. The dependent variable in this research is financial behavior with the symbol Y. To measure research variables, researchers used a Likert scale. According to Siregar (2017:50): "The Likert scale is a scale used to measure a person's attitudes, opinions and perceptions about a particular object or phenomenon."

In this research, the data analysis used is as follows: According to Siregar (2017:75) "A research instrument is a tool that can be used to obtain, process and interpret information obtained from respondents using the same measuring pattern". The validity test on 150 respondents explained that all statements for the variables financial literacy (X_1), lifestyle (X_2), fear of missing out (X_3), and financial behavior (Y) were declared valid because r calculated > r table (0.1966) . The technique used by the author to test reliability is the Cronbach's Alpha technique. According to Siregar (2017:90): "The criteria for a research instrument are said to be reliable using this technique, if the reliability coefficient (r_{11}) is > 0.6". The basic assumption tests used in this research are the normality test, multicollinearity test, and heteroscedasticity test. This data normality test aims to test whether in regression mode, the independent and dependent variables have a normal distribution or not. The technique used for this normality test is the Kolomogrov Smirnov (K-S) test. According to Ghozali (2016: 103): "The multicollinearity test aims to test whether the regression model finds any correlation between the independent variables." A good regression model should have no correlation between independent variables. According to Ghozali (2016: 103): "Multicollinearity can be seen from the tolerance value and the variance inflation factor (VIF) value. The cut-off value that is commonly used to indicate the presence of multicollinearity is a tolerance value $\leqslant 0.10$ and a VIF value $\geqslant 0.010$". The linearity test that will be used in this research uses the Test of linearity. The heteroscedasticity test carried out in the SPSS program uses the Scatter Plot test. If the points in the Scatter Plot image spread randomly above and below the number 0, it can be concluded that heteroscedasticity does not occur.

According to Siregar (2017: 405): "Multiple regression is a development of simple linear regression, namely both tools that can be used to predict future demand, based on past data or to determine the influence of one or more independent variables on one dependent variable. According to Siregar (2015:337): "Analysis of the Correlation Coefficient (R), a number which states the strength of the relationship between two or more variables, can also determine the direction of the relationship between the two variables." To make it easier to interpret the strength of the relationship between two variables, According to Siregar (2019:408) "The aim of hypothesis testing in the application of the multiple linear regression method is to find out the extent of the simultaneous influence between data groups A, B and C (independent variables X_1, X_2 and X_3) on data group C (dependent variable Y)". The t test was used to

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determine the partial influence of financial literacy, lifestyle and fear of missing out on the financial behavior of Generation Z in Pontianak City.

III. RESULT AND DISCUSSION

Respondent Characteristics

The number of respondents in this study was 150 people, consisting of Generation Z in Pontianak City aged 19-23 years. The identity of the respondents in this study consisted of gender, age and highest level of education. The characteristics of respondents who were collected through distributing questionnaires are as follows:

1. Gender

Based on the data, it is known that some of the respondents in this study were female, namely 87 people with a percentage of 58%.

2. Respondent's Age

Based on the data, it can be seen that the majority of respondents in this study were 21 years old, namely 68 people with a presentation of 45%.

3. Recent Education

Based on the data, it can be seen that the majority of respondents in this study had a high school education, namely 108 people with a percentage of 72%.

Data Analysis

1. Instrument Test

a. Validity test

Table 3. Financial Literacy Variable Validity Test Results (X1)

No	Question	Correlation Resul (r x y)	r tables	Conclusion
1	X1.1	0,692	0,159	Valid
2	X1.2	0,664	0,159	Valid
3	X1.3	0,651	0,159	Valid
4	X1.4	0,591	0,159	Valid
5	X1.5	0,516	0,159	Valid
6	X1.6	0,499	0,159	Valid
7	X1.7	0,589	0,159	Valid
8	X1.8	0,590	0,159	Valid
9	X1.9	0,596	0,159	Valid

Source: Processed Data, 2024

Showing that the calculated r value of the 9 statements submitted to respondents is greater than the r table, it can be concluded that all statement items in the financial literacy variable can be declared valid. The results of the validity test for lifestyle variables can be seen in table 4 below:

Table 4. Lifestyle Variable Validity Test Results (X2)

No	Question	Correlation Results (r x y)	r Tables	Conclusion
1	X2.1	0,577	0,159	Valid
2	X2.2	0,791	0,159	Valid
3	X2.3	0,690	0,159	Valid
4	X2.4	0,691	0,159	Valid
5	X2.5	0,767	0,159	Valid
6	X2.6	0,369	0,159	Valid
7	X2.7	0,711	0,159	Valid
8	X2.8	0,752	0,159	Valid
9	X2.9	0,729	0,159	Valid
10	X2.10	0,731	0,159	Valid

Source: Processed Data, 2024

Showing that the calculated r value of the 10 statements submitted to respondents is greater than the r table, it can be concluded that all statement items in the lifestyle variable can be declared valid. The validity test results of the fear of missing out variable can be seen in table 5 below:

Table 5. Fear of Missing Out Variable Validity Test Results (X3)

No	Question	Correlation Result (r x y)	r Table	Conclusion
1	X3.1	0,783	0,159	Valid
2	X3.2	0,774	0,159	Valid
3	X3.3	0,829	0,159	Valid
4	X3.4	0,768	0,159	Valid
5	X3.5	0,632	0,159	Valid
6	X3.6	0,697	0,159	Valid
7	X3.7	0,831	0,159	Valid
8	X3.8	0,826	0,159	Valid
9	X3.9	0,322	0,159	Valid

Source: Processed Data, 2024

Showing that the calculated r value of the 9 statements submitted to respondents is greater than the r table, it can be concluded that all statement items in the fear of missing out variable can be declared valid. The validity test results of the financial behavior variables can be seen in table 6 below:

Table 6. Validity Test Results Financial Behavior Variables (Y)

No	Question	Correlation Result (r x y)	r Table	Conclusion
1	Y1	0,703	0,159	Valid
2	Y2	0,717	0,159	Valid
3	Y3	0,676	0,159	Valid
4	Y4	0,570	0,159	Valid
5	Y5	0,404	0,159	Valid
6	Y6	0,596	0,159	Valid
7	Y7	0,659	0,159	Valid
8	Y8	0,642	0,159	Valid

Source: Processed Data, 2024

Showing that the calculated r value of the 8 statements submitted to respondents is greater than the r table, it can be concluded that all statement items in the financial behavior variable can be declared valid.

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b. Reliability Test

Table 7. Reliability Test Results

Variables	*Cronbach's Alpha*	Total of Question
Financial Liberation (X1)	.757	9
Lifestyle (X2)	.876	10
Fear Of Missing Out (X3)	.888	9
Financial Behavior (Y)	.722	8

Source: Processed Data, 2024

Based on Table 7, the results of the reliability test in this study show that the Cronbach's Alpha value for the variables Financial Literacy (X1), Lifestyle (X2), Fear of Missing Out (X3) and Financial Behavior (Y) is greater than 0.60. Thus it can be concluded that the questions in the research questionnaire are declared reliable.

2. Classic Assumption Test

a. Normality test

Table 8. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		150
Normal Parameters[a,b]	Mean	0.0000000
	Std. Deviation	0.40395245
Most Extreme Differences	Absolute	0.064
	Positive	0.055
	Negative	-0.064
Test Statistic		0.064
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.
d. This is a lower bound of the true significance.

Source: Processed Data, 2024

The normality test results show that the asymp.sig (2-tailed) value of 0.200 is greater than 0.05, so it can be said that the data is normally distributed.

b. *Multicollinearity Test*

Table 9. Multicollinearity Test Results

Coefficients$_a$

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	1.088	0.317		3.434	0.001		
	Financial Literation	0.572	0.074	0.511	7.751	0.000	0.937	1.067
	Lifestyle	0.157	0.053	0.245	2.986	0.003	0.607	1.648
	Fear Of Missing Out	0.027	0.045	0.047	0.594	0.554	0.637	1.570

a. Dependent Variable: Financial Behavior Generation Z

Source: Processed Data, 2024

From table 9 above, it shows that the tolerance value of the financial literacy variable is 0.937, lifestyle is 0.607 and fear of missing out is 0.637, which is greater than 0.10, while the Variance Inflation Factor (VIF) value of the financial literacy variable is 1.067, lifestyle is 1.648 and fear of missing out of 1.570 is smaller than 10.00, so it can be concluded that there is no multicollinearity between the independent variables in this study.

c. Linearity Test

Table 10. Linearity Test Results
Financial Literacy Variables in Generation Z's Financial Behavior
Variable (X1)
ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Financial Behavior * Financial Literation	Between Groups	(Combined)	16.562	17	0.974	5.285	0.000
		Linearity	13.654	1	13.654	74.067	0.000
		Deviation from Linearity	2.907	16	0.182	0.986	0.476
	Within Groups		24.334	132	0.184		
	Total		40.896	149			

Source: Processed Data, 2024

From table 10 above, it shows that there is a linear relationship between financial literacy (X1) and the financial behavior of generation Z (Y). This can be seen from the deviation from linearity value of 0.476 > 0.05.

The results of the linearity test for the Lifestyle variable (X2) and financial behavior of generation Z (Y) can be seen in Table 2.12 below:

Table 11. Linearity Test Results
Lifestyle Variables in Generation Z's Financial Behavior
Variable (X2)
Anova Table

			Sum of Squares	df	Mean Square	F	Sig.
Financial Behavior * Lifestyle	Between Groups	(Combined)	14.359	32	0.449	1.978	0.005
		Linearity	6.557	1	6.557	28.911	0.000
		Deviation from Linearity	7.802	31	0.252	1.110	0.337
	Within Groups		26.537	117	0.227		
	Total		40.896	149			

Source: Processed Data, 2024

Table 11 above shows that there is a linear relationship between lifestyle (X2) and financial behavior of generation Z (Y). This can be seen from the deviation from linearity value of 0.337 > 0.05.

The results of the linearity test for the Fear of Missing Out (X3) variable and the financial behavior of generation Z (Y) can be seen in Table 12 below:

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Table 12. Linearity Test Results
Fear of Missing Out Variable in Generation Z's Financial Behavior
Variable (X3)
ANOVA Table

			Sum of Squares	df	Mean Square	F	Sig.
Financial Behavior * Fear Of Missing Out	Between Groups	(Combined)	12.296	33	0.373	1.511	0.057
		Linearity	2.731	1	2.731	11.075	0.001
		Deviation from Linearity	9.565	32	0.299	1.212	0.228
	Within Groups		28.600	116	0.247		
	Total		40.896	149			

Source: Processed Data, 2024

Table 12 above shows that there is a linear relationship between fear of missing out (X3) and the financial behavior of generation Z (Y), this can be seen from the deviation from linearity value of 0.228 > 0.05.

d. *Heteroscedasticity Test*

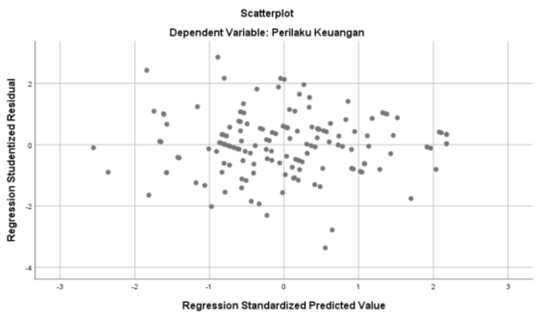

Figure 1 .Heteroscedasticity Test Results

The image above shows that the points are spread randomly and are spread both above and below the number 0 on the Y axis. So it can be concluded that heteroscedasticity does not occur in the regression model in this study.

B. Statistical Analysis

1) Multiple Linear Regression Analysis

Table 13. Multiple Linear Regression Test Results
Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1.088	0.317		3.434	0.001
	Financial Literation	0.572	0.074	0.511	7.751	0.000
	Lifestyle	0.157	0.053	0.245	2.986	0.003
	Fear Of Missing Out	0.027	0.045	0.047	0.594	0.554

Dependent Variable: Financial Behaviour Generation Z

Source: Processed Data, 2024

Based on Table 13 above, the multiple linear regression equation can be seen as follows:

$$Y = 1.088 + 0.572X1 + 0.157X2 + 0.027X_3 + e$$

The regression equation can be explained as follows:

a. The constant value (α) of 1.088 explains that if the financial literacy, lifestyle and fear of missing out variables are equal to 0 (zero), then the financial behavior variable is 1.088.
b. The value of b1 = 0.572, meaning that if the financial literacy variable increases by 1 (one) unit, the financial behavior variable will increase by 0.572 units.
c. The b2 value = 0.157, meaning that if the lifestyle variable increases by 1 (one) unit, the financial behavior variable will increase by 0.157 units.
d. The value of b3 = 0.027 means that if the fear of missing out variable increases by 1 (one) unit, the financial behavior variable will increase by 0.027 units.

4) Correlation Coefficient Analysis (R)

Correlation coefficient analysis (R) is carried out to determine the relationship between variables and if there is a relationship then how big the relationship between these variables is. The results of the correlation coefficient test value (R) can be seen in Table 14:

Table 14. Correlation Coefficient Results (R)
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.637[a]	0.405	0.393	0.40808

a. Predictors: (Constant), Fear Of Missing Out, Financial Literacy, Lifestyle
b. Dependent Variable: Financial Behavior of Generation
Source: Processed Data, 2024

Based on Table 14 above, it can be seen that the correlation coefficient (R) value obtained is 0.637, meaning that the variables financial literacy, lifestyle and fear of missing out on the financial behavior of generation Z have a strong relationship because they are located in the correlation interval between 0, 60-.799.

5) Analysis of the Coefficient of Determination (R^2)

From Table 14 above, it shows that the coefficient of determination obtained is 0.405, meaning that financial literacy, lifestyle and fear of missing out have a 40.5% influence on generation Z's financial behavior, while the remaining 59.5% is influenced by other variables. not included in this study.

6) Simultaneous Effect Test (F Test)

The results of the simultaneous influence test (F Test) can be seen in table 2.16 below:

Table 15
Simultaneous Effect Test Results

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.582	3	5.527	33.192	.000[b]
	Residual	24.313	146	0.167		
	Total	40.896	149			

a. Dependent Variable: Generation Z Financial Behavior
b. Predictors: (Constant), Fear Of Missing Out , Financial Literation, Lifestyle

Source: Processed Data, 2024

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Table 15 above shows that F count is 33.192 > F Table 2.66, so Ho is rejected. Ha is accepted, meaning that financial literacy, lifestyle and fear of missing out simultaneously influence the financial behavior of generation Z in Pontianak City.

7) Partial Influence Test (t Test)

The t test in this study was used to determine the partial influence of each independent variable, namely financial literacy, lifestyle and fear of missing out on the dependent variable, namely the financial behavior of generation Z. The results of the t test can be seen in Table 16:

Table 16. Partial Influence Test Results (t Test)
Coefficients[a]

	Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	1.088	0.317		3.434	0.001
	Financial Literation	0.572	0.074	0.511	7.751	0.000
	Lifestyle	0.157	0.053	0.245	2.986	0.003
	Fear Of Missing Out	0.027	0.045	0.047	0.594	0.554

a. Dependent Variable: Financial Behavior

It can be seen the partial influence of financial literacy, lifestyle and fear of missing out variables on generation Z's financial behavior, as follows:

a. Partial influence of financial literacy on organizational commitment:

The results of the t test show that the calculated t value is 7.751 > t_{table} 1.655, so it can be concluded that Ho is rejected and Ha is accepted, meaning that financial literacy partially has a significant effect on financial behavior.

b. Partial influence of lifestyle on financial behavior:

The results of the t test show that the calculated t value is 2.986 > t_{table} 1.655, so it can be concluded that Ho is rejected and Ha is accepted, meaning that lifestyle partially has a significant effect on financial behavior.

c. Partial influence of fear of missing out on financial behavior:

The results of the t test show that the calculated t value is 0.594 < t_{table} 1.655, so it can be concluded that Ho is accepted and Ha is rejected, meaning that fear of missing out partially does not have a significant effect on financial behavior.

IV. CONCLUSIONS

Based on the results of the analysis and discussion that has been carried out, the following conclusions can be drawn: 1) Most Generation Z respondents in Pontianak City are female, 21 years old, and have a high school education. 2) The multiple linear regression equation of the influence of financial literacy, lifestyle, fear of missing out on the financial behavior of Generation Z in Pontianak City is: $Y = 1.088 + 0.572X_1 + 0.157X_2 + 0.027X_3 + e$. 3) The correlation coefficient (R) is 0.637, meaning that the variables financial literacy, lifestyle and fear of missing out on the financial behavior of generation Z have a strong relationship. .4) The coefficient of determination obtained is 0.405, meaning that financial literacy, lifestyle and fear of missing out have a 40.5% influence on generation Z's financial behavior, while the remaining 59.5% is influenced by other variables not included in the research This. 5) The results of the simultaneous influence test (F test) show that F count is 33.192 > F Table 2.66, so that Ho is rejected. Ha is accepted, meaning that financial literacy, lifestyle and fear of missing out simultaneously influence the financial behavior of Generation Z in Pontianak City. 6) The results of the t test (partial influence test) show that financial literacy partially has a significant effect on financial behavior. Lifestyle partially has a significant effect on financial behavior. And fear of missing out partially does not have a significant effect on financial behavior.

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