

ABSTRACT

This study aims to examine the relationship between financial literacy, financial inclusion, and income on the financial attitude of Generation Z in Semarang City. Financial attitude plays an important role in shaping healthy financial behavior, especially among Gen Z, who are known for their consumptive lifestyle.

This research employed a quantitative approach using a survey method, with data collected through questionnaires distributed to 400 Gen Z respondents residing or engaged in activities in Semarang City. The data were analyzed using Structural Equation Modeling-Partial Least Square (SEM-PLS).

The results show that financial literacy and financial inclusion have a positive and significant effect on the financial attitude of Gen Z in Semarang City. However, income have negative effect but not significant on financial attitude. These findings indicate that improving financial literacy and access to financial services plays a more crucial role in shaping positive financial attitudes compared to income levels.

Keywords: Financial Literacy, Financial Inclusion, Income, Financial Attitude, Gen Z, Semarang City.

