

**THE EFFECT OF FINANCIAL LITERACY ON SHOPPING BEHAVIOR
AND INVESTMENT BEHAVIOR**

By :

FACHRI ZAIMIL MULYANA

1910533036


Thesis Advisor :

Drs. Amsal Djunid, M.Bus., Ak., CA.

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	Alumna's University Number	Fachri Zaimil Mulyana	Alumna's Faculty Number
<p style="text-align: center;">BIODATA</p> <p>a) Place/Date of Birth: Padang, October 9th, 2000 b) Parent's Name: Yan Revianto and Eva Mulia c) Faculty: Economics and Business d) Major: International Accounting e) ID Number: 1910533036 f) Graduation Date: May 18th, 2024 g) Grade: Very Satisfactory h) GPA: 3.47 i) Length of Study: 4 years and 10 months j) Parent's Address: Talang Betutu Street, Air Tawar Timur, Padang Utara, Kota Padang</p>			
<p style="text-align: center;">THE EFFECT OF FINANCIAL LITERACY ON SHOPPING BEHAVIOR AND INVESTMENT BEHAVIOR</p> <p style="text-align: center;">Thesis by : Fachri Zaimil Mulyana</p> <p style="text-align: center;">Thesis Advisor : Drs. Amsal Djunid, M.Bus., Ak., CA.</p> <p style="text-align: center;">ABSTRACT</p> <p>This research aims to determine the influence of financial literacy on shopping behavior and investment behavior. This study used a quantitative method involving 115 respondents from Generation Y and Z, born between 1980 and 2012. The sampling technique used was purposive sampling. The results of this study indicate that financial literacy variables do not affect shopping and investment behavior. These findings suggest that external factors such as economic conditions, lifestyle changes, and age can also play a role in altering a person's financial behavior. This research contributes to the societal need to increase financial literacy, as the knowledge gained about financial literacy can help in better financial management.</p> <p>Keywords: <i>Financial Literacy, Shopping Behavior, Investment Behavior, Generation Y, Generation Z, Financial Management.</i></p>			

ABSTRACT

This research aims to determine the influence of financial literacy on shopping behavior and investment behavior. This research used a quantitative method involving 115 respondents from generations Y and Z with birth years between 1980 and 2012. The sampling technique used was purposive sampling. The results of this study show that financial literacy variables have no effect on shopping and investment behavior. These findings imply that external factors such as economic conditions, changes in lifestyle and age can also play a role in changing a person's financial behavior. This research makes a contribution to society's need to increase financial literacy because the amount of knowledge we learn about financial literacy can help us in better financial management.

Keywords : Financial Literacy, Shopping Behavior, Investment Behavior, Generation Y, Generation Z, Financial Management.

