



**DEPARTMENT OF ACCOUNTING  
FACULTY OF ECONOMICS AND BUSINESS  
UNIVERSITAS ANDALAS**

**THESIS**

**GEN Z's FINANCIAL WELL-BEING: EXAMINING THE INFLUENCE  
OF MODERN CONSUMPTION TRENDS AND CUSTOMERS'  
FINANCIAL LITERACY AND SKILL**

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***Submitted to Fulfill the Requirement to Obtain a Bachelor's Degree  
in Accounting***

**PADANG**

**2025**

## ABSTRACT

*This study aims to determine the effect of fear of missing out, buy now pay later, digital financial literacy, and personal financial management on Gen-Z financial well-being, especially in Indonesia. The research was conducted using quantitative methods with snowball sampling techniques using questionnaires distributed online using Google Forms. This research involved 500 Gen Z respondents in Indonesia who are also digital consumers. This research uses SmartPLS software version 4.0. The results of this study indicate that fear of missing out has no significant effect on the financial well-being of Gen Z in Indonesia. At the same time, buy now pay later use, digital financial literacy, and personal financial management have a significant effect on the financial well-being of Gen Z in Indonesia.*

**Keywords:** *Fear of Missing Out, Buy Now Pay Later, Financial Well-Being, Financial Skill, Gen Z*

