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**UNIVERSITAS ANDALAS**

**SKRIPSI**

**DETERMINAN PERENCANAAN KEUANGAN BERKELANJUTAN PADA  
GENERASI Z DI INDONESIA**

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**Diajukan untuk Memenuhi Sebagian dari Syarat-Syarat Guna Memperoleh Gelar  
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| <div data-bbox="544 387 1359 703"> <p align="center"><b>BIODATA</b></p> <p>a) Tempat/Tanggal Lahir: Padang/1 Mei 2004 b) Nama Orang Tua: Edi Lukman dan Rismayenti c) Fakultas: Ekonomi dan Bisnis d) Jurusan: Akuntansi e) No BP: 2210532026 f) Tanggal Lulus: 24 Agustus 2026 g) Predikat Lulus: Pujian h) IPK: 3,67 i) Lama Studi: 4 Tahun 1 Bulan j) Alamat Orang Tua: Komplek Taruko 1 Blok X No. 5, RT 005/RW 009, Kel. Korong Gadang, Kec. Kuranji, Padang, Sumatera Barat</p> </div> <div data-bbox="304 703 1359 1982"> <p align="center"><b>DETERMINAN PERENCANAAN KEUANGAN BERKELANJUTAN<br/>PADA GENERASI Z DI INDONESIA</b></p> <p align="center">Skripsi Oleh: Maisarah Rahmayudi</p> <p align="center">Pembimbing: Ihsani Mazelfi, S.E., M.Acc</p> <p align="center"><b>ABSTRACT:</b></p> <p><i>This study aims to analyze the influence of financial literacy, perceived income adequacy, perceived employee stability, and expenditure management on sustainable financial planning among Generation Z in Indonesia. A quantitative approach with a causal research design was employed. Data were collected via online questionnaires from 446 Generation Z respondents in Indonesia, selected using purposive sampling. Data analysis was conducted using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the SmartPLS application. The results indicate that perceived income adequacy has a positive and significant effect on sustainable financial planning. Conversely, financial literacy, perceived employee stability, and expenditure management do not significantly influence sustainable financial planning. These findings suggest that sustainable financial planning among Generation Z is driven more by the perception of income adequacy—as a form of perceived economic capacity—than by financial knowledge, perceived job stability, or expenditure management. This study contributes empirically to the literature on sustainable financial planning for Generation Z in Indonesia by integrating Goal Setting Theory as a conceptual framework to measure financial planning through the dimensions of goal commitment, goal specificity, goal acceptance, and goal difficulty. The findings are expected to provide valuable insights for academics, policymakers, and educational institutions in designing programs that enhance sustainable financial planning capabilities among Generation Z.</i></p> <p><b>Keywords:</b> Financial Literacy, Perceived Income Adequacy, Perceived Employee Stability, Expenditure Management, Sustainable Financial Planning, Generation Z.</p> </div> |                           |                               |                        |

# DETERMINAN PERENCANAAN KEUANGAN BERKELANJUTAN PADA GENERASI Z DI INDONESIA

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## ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh literasi keuangan, *perceived income adequacy*, *perceived employee stability*, dan *expenditure management* terhadap perencanaan keuangan berkelanjutan pada Generasi Z di Indonesia. Penelitian ini menggunakan pendekatan kuantitatif dengan desain penelitian kausal. Data diperoleh melalui penyebaran kuesioner secara daring kepada 446 responden Generasi Z di Indonesia yang dipilih menggunakan teknik *purposive sampling*. Analisis data dilakukan menggunakan *Structural Equation Modeling* berbasis *Partial Least Squares* (PLS-SEM) dengan bantuan aplikasi SmartPLS. Hasil penelitian menunjukkan bahwa *perceived income adequacy* berpengaruh positif dan signifikan terhadap perencanaan keuangan berkelanjutan. Sebaliknya, literasi keuangan, *perceived employee stability*, dan *expenditure management* tidak berpengaruh signifikan terhadap perencanaan keuangan berkelanjutan. Temuan ini mengindikasikan bahwa perencanaan keuangan berkelanjutan pada Generasi Z lebih dipengaruhi oleh persepsi kecukupan pendapatan sebagai kapasitas ekonomi yang dirasakan dibandingkan dengan pengetahuan keuangan, persepsi stabilitas pekerjaan, dan pengelolaan pengeluaran. Penelitian ini memberikan kontribusi empiris terhadap kajian perencanaan keuangan berkelanjutan pada Generasi Z di Indonesia dengan mengintegrasikan *Goal Setting Theory* sebagai landasan konseptual dalam mengukur perencanaan keuangan melalui dimensi *goal commitment*, *goal specificity*, *goal acceptance*, dan *goal difficulty*. Hasil penelitian diharapkan dapat menjadi masukan bagi akademisi, pembuat kebijakan, serta lembaga pendidikan dalam merancang program yang mendukung peningkatan kemampuan perencanaan keuangan berkelanjutan pada Generasi Z.

**Kata Kunci:** Literasi Keuangan; *Perceived Income Adequacy*; *Perceived Employee Stability*; *Expenditure Management*; Perencanaan Keuangan Berkelanjutan; Generasi Z.

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