

Abstrak

Perencanaan keuangan Generasi Z krusial bagi perekonomian, namun kapabilitas finansial mereka turut dipengaruhi oleh faktor sosio-ekonomi selain literasi. Penelitian ini bertujuan menjembatani kesenjangan riset mengenai pengaruh pendapatan keluarga dan gender, di mana temuan literatur sebelumnya masih belum konklusif. Penelitian ini menggunakan pendekatan kuantitatif komparatif terhadap 326 mahasiswa Generasi Z di Fakultas Bisnis dan Ekonomika Universitas Surabaya. Mengingat data skor perencanaan keuangan tidak terdistribusi normal (Shapiro-Wilk $p < .05$), analisis hipotesis menggunakan uji non-parametrik Kruskal-Wallis H dan Mann-Whitney U. Hasil pengujian H1 (pendapatan) diterima (Asymp. Sig. .000), menunjukkan adanya perbedaan signifikan di mana skor perencanaan keuangan meningkat secara konsisten sejalan dengan kenaikan kategori pendapatan keluarga. Hasil pengujian H2 (gender) juga diterima (Asymp. Sig. .000), dengan temuan bahwa skor mahasiswi (Mean Rank 217.00) secara substansial lebih tinggi dibandingkan mahasiswa (Mean Rank 111.30). Penelitian ini menyimpulkan bahwa pendapatan dan gender adalah pembeda yang signifikan dalam perencanaan keuangan di lokus penelitian. Temuan ini mengimplikasikan perlunya intervensi edukasi keuangan yang terdiferensiasi, yang sensitif terhadap disparitas ekonomi serta gender, alih-alih pendekatan satu ukuran untuk semua.

Kata Kunci: Perencanaan Keuangan, Generasi Z, Pendapatan Keluarga, Gender

Abstract

Financial planning among Generation Z is crucial for the economy, yet their financial capability is influenced by socioeconomic factors beyond literacy. This study aims to bridge the research gap concerning the influence of family income and gender, where previous literature findings remain inconclusive. This study employed a quantitative comparative approach with 326 Generation Z students at the Faculty of Business and Economics, Universitas Surabaya. As the financial planning score data were not normally distributed (Shapiro-Wilk $p < .05$), hypothesis analysis utilized non-parametric Kruskal-Wallis H and Mann-Whitney U tests. The H1 (income) test was accepted (Asymp. Sig. .000), revealing a significant difference where financial planning scores consistently increased in line with rising family income categories. The H2 (gender) test was also accepted (Asymp. Sig. .000), finding that female students scores (Mean Rank 217.00) were substantially higher than male students (Mean Rank 111.30). This study concludes that income and gender are significant differentiators in financial planning within this research locus. These findings imply the need for differentiated financial education interventions that are sensitive to economic and gender disparities, rather than a 'one-size-fits-all' approach.

Keywords: Financial Planning, Generation Z, Family Income, Gender