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BEYOND LECTURES: INSIGHTS FROM BUSINESS DISCIPLINES (REFLECTIONS, TRANSFORMATIONS, AND THE HUMAN SIDE OF TEACHING)

FACULTY OF BUSINESS AND MANAGEMENT
UiTM CAWANGAN JOHOR

Beyond Lectures: Insights from Business Discipline-

(Reflections, Transformations, and the Human Side of Teaching)

Chief Editor
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HIGHLIGHTING THE IMPORTANCE OF FINANCIAL LITERACY FOR GENERATION Z

Yuslizawati Mohd Yusoff, Husnizam Hosin, Mohd Hakimi Harman

Introduction

Financial literacy refers to the knowledge and skills required to manage financial resources effectively. It includes understanding concepts such as budgeting, saving, investing, debt management and financial planning. In today's increasingly complex financial environment, financial literacy has become an essential life skill. Generation Z (Gen Z), generally defined as individuals born between the late 1990s and early 2010s, is entering adulthood during a period characterized by rapid technological change, rising living costs, and economic uncertainty. These factors make financial literacy an important skill for this generation to have.

Unlike previous generations, Gen Z has grown up in a digital world where financial information is widely accessible through online platforms and social media. Despite the fact this provides greater access to financial knowledge, it also exposes young people to misinformation and risky financial trends. Without proper financial education, they may struggle to manage their finances responsibly. Therefore, it is crucial for Gen Z to have financial literacy skills because the skills able to help Generation Z develop necessary financial skills to make informed financial decisions, achieve financial independence and build long-term financial security.

Financial Challenges Faced by Generation Z

Generation Z faces several financial challenges that make financial literacy increasingly important. One of the major challenges is the rising cost of living consisting of housing, education and daily expenses. Many young adults enter the working life while facing high levels of student debt and limited financial resources. These challenges can make it difficult for them to save money or plan for future financial goals.

Research indicates that financial literacy levels among Gen Z are relatively low compared to what is required to navigate modern financial systems. Only about 38% of Gen Z individuals are able to correctly answer basic financial literacy questions, highlighting a significant gap in financial knowledge (The Police Credit Union, 2025). This lack of understanding may lead to poor financial decisions such as overspending, accumulating unnecessary debt or failing to save for emergencies.

In addition, economic uncertainty and changing job markets create further financial pressures. Many Gen Z individuals work in temporary, freelance or gig-economy jobs, which often provide less financial stability than traditional employment. Without adequate financial literacy, managing irregular income, budgeting expenses, and planning for the future can become extremely challenging. Therefore, financial education plays an essential role in helping Gen Z navigate these economic challenges effectively.

Financial Literacy and Responsible Financial Decision-Making

Financial literacy significantly influences how individuals make financial decisions. When people understand financial concepts such as interest rates, inflation and risk management, they are better equipped to evaluate financial opportunities and avoid costly mistakes. For Generation Z, developing these skills early in life can lead to healthier financial behaviours and greater financial stability in adulthood.

Individuals with higher financial literacy are more likely to engage in positive financial behaviours, including saving regularly, budgeting their income and making informed investment decisions. For example, research suggests that financial literacy has a strong

influence on investment decisions among Gen Z, as individuals with better financial knowledge tend to evaluate risks more carefully before making financial commitments (Tubastuvi et al, 2024).

Financial literacy also helps young people understand the long-term consequences of financial decisions. For instance, understanding how credit cards, loans and interest rates work can help individuals avoid excessive debt. Similarly, knowledge about savings accounts, retirement plans and investments can encourage individuals to plan for long-term financial security. Gen Z can build stronger financial habits with those skills that can contribute to financial stability throughout their lives.

Influence of Digital Technology and Social Media

One of the most distinctive characteristics of Generation Z is their strong reliance on digital technology. Nowadays, many young people, especially Gen Z, learn about personal finance from online platforms, blogs and social media. Digital platforms such as TikTok and YouTube have become popular sources of financial advice, often featuring short educational videos that explain budgeting, investing and saving strategies.

Research indicates that approximately 76% of Gen Z individuals obtain financial knowledge through social media platforms (The Star, 2023). These platforms provide quick and accessible information, making financial education more engaging for young audiences. However, the increasing popularity of financial influencers, often called “finfluencers,” has also raised concerns about the accuracy and reliability of financial information shared online.

Many social media influencers lack professional financial training which can lead to promoting risky investment strategies or misleading financial advice. As a result, young people may adopt financial behaviours which are not based on reliable information. This highlights the importance of formal financial education in schools and communities to ensure that young people can critically evaluate financial information they encounter online.

Financial Literacy and Future Economic Opportunities

Financial literacy not only helps individuals manage their daily finances but also opens opportunities for long-term economic growth and success. For Generation Z, understanding financial concepts can increase confidence in pursuing entrepreneurial ventures, investing in financial markets and making strategic financial decisions.

Research suggests that financial literacy is positively related to entrepreneurial intentions among Gen Z. Individuals with greater financial knowledge are more confident in starting businesses because they understand financial risks, budgeting and investment planning (Hasan et al., 2024). This knowledge allows them to make informed decisions about managing business finances and allocating resources effectively.

Furthermore, financial literacy encourages long-term financial planning. Many Gen Z individuals are increasingly aware of the importance of saving for major life goals such as buying a home, starting a family or achieving financial independence. Young adults nowadays become more focused on building savings and preparing for financial stability despite economic challenges (Charles Russell Speechlys, 2025). This demonstrates how financial literacy can support responsible financial planning and contribute to overall economic well-being.

Conclusion

A rapidly changing financial environment emphasises that financial literacy is a critical skill for Generation Z as they enter adulthood. Therefore, financial knowledge is one of the important skills Gen Z shall have in order to deal with rising living costs, digital financial systems and uncertain economic conditions. It is very important to develop strong financial literacy skills as

Gen Z can improve their financial decision-making, manage financial risks and build long-term financial stability.

Although digital technology provides new opportunities for learning about personal finance, it also presents challenges related to misinformation and unreliable financial advice. Consequently, structured financial education programs in schools and communities are essential to ensure that young people develop accurate financial knowledge and responsible financial habits. Ultimately, improving financial literacy among Generation Z will empower them to achieve financial independence and contribute to a more financially responsible society.

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