

**THE COST OF SCARCITY: THE PREDICTIVE ROLE OF FINANCIAL SCARCITY
AND FINANCIAL WELL-BEING ON "QUIET QUITTING" AMONG
GENERATION Z WORKERS**

UNDERGRADUATE THESIS



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22/492178/PS/22954

**INTERNATIONAL UNDERGRADUATE PROGRAM
FACULTY OF PSYCHOLOGY
UNIVERSITAS GADJAH MADA
YOGYAKARTA
2025**



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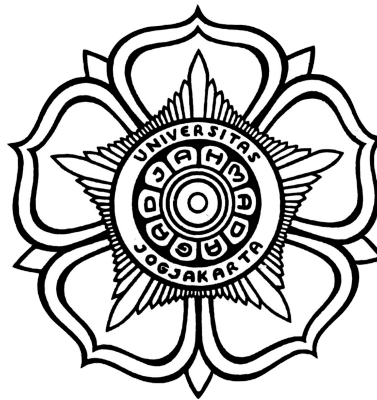
Windra Aditya Permana, Rahmat Hidayat, S. Psi., M.Sc., Ph.D

Universitas Gadjah Mada, 2025 | Diunduh dari <http://etd.repository.ugm.ac.id/>

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Submitted to the Faculty of Psychology Universitas Gadjah Mada in Partial Fulfilment
of the Requirements for the Degree of Bachelor in Psychology



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THE COST OF SCARCITY: THE PREDICTIVE ROLE OF FINANCIAL SCARCITY AND FINANCIAL WELL-BEING ON "QUIET QUITTING" AMONG GENERATION Z WORKERS

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Abstract.

The phenomenon of "quiet quitting" describes a form of work disengagement in which employees perform only the duties in their job description without going beyond what is required. This behaviour has become increasingly common among Generation Z workers, who often face financial instability and limited job security. The study objective is to examine the predictive role of financial scarcity of "quiet quitting" and to determine whether financial well-being contributes significantly when both variables are tested together. A quantitative cross-sectional design was used, and data were obtained from 302 legally employed Generation Z workers in Indonesia aged 18-28 years old. Three validated instruments were used: the Psychological Inventory of Financial Scarcity (PIFS-IDN), the CFPB Financial Well-Being Scale, and the "Quiet Quitting" Scale (QQS). Data analysis was conducted using hierarchical multiple regression. The results reveal that financial scarcity significantly predicts "quiet quitting" behaviour ($\beta = 0.2349$, $p < 0.001$), while financial well-being does not provide a significant contribution ($\beta = 0.0274$, $p = 0.653$). These results imply that individuals with higher levels of financial scarcity are more likely to demonstrate greater disengagement at work, focusing only on tasks that meet the minimum job expectations.

Keywords: financial well-being, financial scarcity, quiet quitting, generation z, work engagement



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Abstrak.

Fenomena "quiet quitting" menggambarkan bentuk ketidakterlibatan kerja di mana karyawan hanya menyelesaikan tugas sesuai dengan deskripsi pekerjaannya tanpa memberikan usaha tambahan. Penelitian ini bertujuan untuk menguji peran prediktif kelangkaan finansial memberikan kontribusi yang signifikan ketika kedua variabel diuji secara bersamaan. Dengan menggunakan desain penelitian kuantitatif potong lintang, data dikumpulkan dari 302 pekerja Generasi Z di Indonesia yang bekerja secara legal dan berusia antara 18-28 tahun. Tiga instrumen terstandar digunakan, yaitu *The Psychological Inventory of Financial Scarcity (PIFS-IDN)*, *the CFPB Financial Well-Being Scale*, and *the "Quiet Quitting" Scale (QQS)*. Analisis data dilakukan menggunakan regresi berganda hierarkis. Hasil penelitian menunjukkan bahwa kelangkaan finansial secara signifikan memprediksi perilaku "quiet quitting" ($\beta = 0.2349$, $p < 0.001$), sedangkan kesejahteraan finansial tidak memberikan kontribusi yang signifikan ($\beta = 0.0274$, $p = 0.653$). Temuan ini menunjukkan bahwa individu yang mengalami kelangkaan finansial yang lebih tinggi cenderung menunjukkan tingkat ketidakterlibatan kerja yang lebih besar, dengan hanya melakukan pekerjaan sebatas kewajiban minimum

Keywords: kesejahteraan finansial, kelangkaan finansial, "quiet quitting", generasi z, keterlibatan kerja