Phimphat. (2022, January-March), Finance of people gen z : Thatthai 13 (47) : 55-58.

Generation Z (Gen Z) is a person born from 1997 to 2012, aged 9-24 years, considered a new generation of children and youth. That is important and has a great influence on society and the economy.

Gen Z people grew up with technology, smartphones and the Internet. Have the ability to recognize new technologies and receive news quickly. Being open to different ideas and cultures, Gen Z people are well prepared to deal with changes quickly.

The early elephant element makes concepts, way of life, future goals. Including the shopping behavior of Gen Z people are different from the previous generation.

Save fast, invest fast, find ways to earn consistent income.

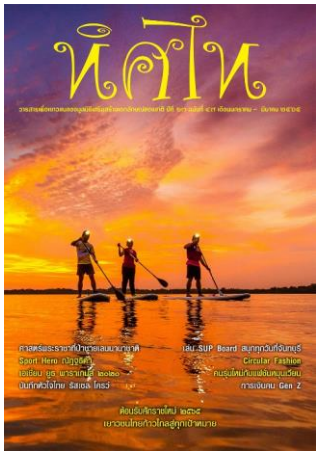
The internet and technology-rich environment gives Gen Z people access to savings and investment information faster than the previous generation. They know how to earn passive income (income that keeps coming back even after the job is done, such as creating online courses. making clips for youtube Write an E-Book selling book) Understand how to make money online. and adapts well to part-time or freelancing careers while saving money through investing in stocks, funds and other financial products to investing in cryptocurrencies. or cryptocurrencies

Manage your own money management + discipline investment

Gen Z people know how to use technology to facilitate their lives. Therefore, focus on financial aids that can be managed by themselves. The benefit is that it gives Gen Z people better access to financial products and services.

In terms of investment, Gen Z people like to research information on the internet and learn quickly. Reduce the risk of investing without knowing But to be careful is Discipline and stability in waiting because Gen Z people tend to do short things and don't like to take long periods of time. Therefore, we have to adjust our behavior to be able to invest with discipline and patience until we see clear returns in a long time. In order to make the investment portfolio successful as intended as much as possible

financial planning The sooner you start, the better.

Thailand Financial Skills Survey 2020, Thai Gen Z people have relatively low scores in financial skills. with the least financial behaviors and attitudes in all ages But there was a significant improvement in financial skill levels compared to 2018 scores, especially in financial literacy and behavior.

Providing financial literacy to Gen Z is something that should be cultivated from a young age. to build long-term financial knowledge and behavior