ABSTRAK

FENOMENA *LATTE FACTOR* DALAM MEMENGARUHI MINAT MENABUNG PEKERJA *PART-TIME* GENERASI Z DI DAERAH ISTIMEWA YOGYAKARTA

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Latte factor merupakan fenomena kebiasaan melakukan pengeluaran kecil secara berulang yang sering kali dianggap tidak signifikan, namun dalam jangka panjang dapat memengaruhi pengelolaan keuangan seseorang. Penelitian ini bertujuan untuk memahami dan mendeskripsikan pengalaman hidup, persepsi, serta makna yang diberikan oleh pekerja *part-time* Generasi Z terhadap fenomena *latte factor* dalam kaitannya dengan minat menabung di Daerah Istimewa Yogyakarta.

Penelitian ini menggunakan pendekatan kualitatif dengan metode fenomenologi transendental berdasarkan pemikiran Edmund Husserl. Partisipan penelitian terdiri atas lima orang pekerja *part-time* Generasi Z yang dipilih menggunakan teknik *purposive sampling*. Data dikumpulkan melalui wawancara mendalam yang didukung observasi sebagai bentuk triangulasi untuk meningkatkan kredibilitas data. Analisis data menggunakan tahapan fenomenologi transendental menurut Moustakas, meliputi epoche, horizontalisasi, pengelompokan unit-unit makna, penyusunan deskripsi tekstural dan struktural, serta sintesis makna dan esensi pengalaman.

Hasil penelitian menunjukkan bahwa pengalaman pekerja *part-time* Generasi Z terhadap fenomena *latte factor* diawali dari kebiasaan melakukan pengeluaran kecil secara berulang yang telah menjadi bagian dari rutinitas konsumsi sehari-hari. Pengeluaran tersebut dimaknai sebagai bentuk *self-reward* dan pemenuhan kebutuhan emosional, serta dipengaruhi oleh media sosial, lingkungan sosial, dan budaya digital. Dari pengalaman para partisipan tersebut, partisipan mulai merefleksikan kebiasaan konsumtifnya sehingga muncul kesadaran finansial dan pertimbangan yang lebih matang dalam mengelola pendapatan. Menabung dimaknai sebagai bentuk keamanan finansial, persiapan kebutuhan masa depan, dana darurat, serta wujud pengendalian diri. Analisis menghasilkan enam tema utama, yaitu: (1) pengeluaran kecil sebagai bagian dari kebiasaan konsumsi sehari-hari; (2) pengeluaran kecil sebagai sarana memenuhi kebutuhan psikologis; (3) media sosial dan lingkungan sosial sebagai faktor pembentuk perilaku konsumsi; (4) tumbuhnya kesadaran finansial terhadap kebiasaan pengeluaran; (5) dinamika antara kebutuhan emosional dan tujuan finansial; serta (6) pemaknaan menabung sebagai bentuk keamanan finansial dan pengendalian diri. Esensi fenomena menunjukkan bahwa *latte factor* bukan sekadar kebiasaan melakukan pengeluaran kecil, tetapi menjadi pengalaman hidup yang membentuk refleksi, kesadaran finansial, dan pemaknaan baru mengenai pentingnya mengelola keuangan dalam kehidupan sehari-hari.

Kata Kunci: minat menabung, *latte factor*, pekerja *part-time* Generasi Z, fenomenologi transedental, pengalaman hidup.

ABSTRACT

THE LATTE FACTOR PHENOMENON AND ITS INFLUENCE ON THE SAVING INTEREST OF GENERATION Z PART-TIME WORKERS IN THE SPECIAL REGION OF YOGYAKARTA

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Latte Factor refers to the habit of making small, repetitive expenditures that are often considered insignificant but may affect an individual's financial management over time. This study aims to understand and describe the lived experiences, perceptions, and meanings attributed by Generation Z part-time workers to the Latte Factor phenomenon in relation to their saving interest in the Special Region of Yogyakarta.

This study employed a qualitative approach using the transcendental phenomenological method based on Edmund Husserl's philosophy. The participants consisted of five Generation Z part-time workers selected through purposive sampling. Data were collected through in-depth interviews supported by observations as a form of triangulation to enhance data credibility. The data were analyzed using Moustakas' transcendental phenomenological procedures, including epoche, horizontalization, clustering of meaning units, the development of textural and structural descriptions, and the synthesis of meanings and the essence of the experience.

The findings indicate that the lived experiences of Generation Z part-time workers regarding the Latte Factor phenomenon began with the habit of making small, repetitive expenditures as part of their daily consumption routines. These expenditures were perceived as a form of self-reward and emotional fulfillment and were influenced by social media, social environments, and digital culture. Through these experiences, the participants reflected on their consumption habits, leading to greater financial awareness and more thoughtful financial decision-making. Saving was interpreted as a form of financial security, preparation for future needs, an emergency fund, and self-control. The analysis generated six major themes: (1) small expenditures as part of daily consumption habits; (2) small expenditures as a means of fulfilling psychological needs; (3) social media and the social environment as factors shaping consumption behavior; (4) the development of financial awareness regarding spending habits; (5) the dynamics between emotional needs and financial goals; and (6) the meaning of saving as financial security and self-control. The essence of the phenomenon demonstrates that the Latte Factor is not merely a habit of making small expenditures but a lived experience that fosters reflection, financial awareness, and new meanings regarding the importance of financial management in everyday life.

Keywords: *saving interest, Latte Factor, Generation Z part-time workers, transcendental phenomenology, lived experience.*