

## ABSTRACT

*Generation Z is one of the community groups that dominate the population in Indonesia with a profile as a milestone of the nation's economy. Generation Z requires the ability and competence to encourage productivity growth that has an impact on strengthening the Indonesian economy. However, Generation Z is considered to have a high tendency in consumptive behavior. Consumptive behavior that cannot be controlled and continuously allowed will lead to problems of financial difficulties and life's inabilities. Theoretically, consumptive behavior can be influenced by electronic money and financial literacy.*

*The purpose of this study is to find out the influence of the use of electronic money and financial literacy on consumptive behavior in generation Z in Bandung Raya. The study used quantitative methods with data collection methods through questionnaire dissemination methods. The sampling technique used is purposive sampling with a sample of 400 respondents through Slovin calculations. The data analysis techniques used are descriptive analysis techniques, multiple linear regression analysis, t test, f test, and coefficient of determination.*

*Based on the analysis that has been done, it can be concluded that the use of electronic money and financial literacy has a significant influence both partially and simultaneously towards consumptive behavior of generation Z in Bandung Raya. Generation Z's perception in Bandung Raya area of electronic money is in a very strong category, financial literacy is in a strong category, and consumptive behavior in the category is sufficient.*

*Keywords : Use of e-money, e-wallets, financial literacy, consumptive behavior*