

## **ABSTRACT**

*Aligned with the rapid development of technology, various aspects of life such as transaction methods, lifestyles, and behaviors have also experienced its impacts. With a population of approximately one-third of the total population of DKI Jakarta, the Generation Z constitutes the majority population in DKI Jakarta. Generation Z has a unique attachment to technology. They are often known as the Internet Generation or Digital Generation due to their ability to master complex technology and their inclusive attitude towards social norms.*

*The aim of this research is to investigate the impact of Electronic Wallet usage, lifestyle, and financial literacy on consumptive behavior among Generation Z workers in DKI Jakarta.*

*A quantitative research methodology was employed in this study. This research adopts the Partial Least Square Structure Equation Modeling (PLS-SEM). Data were collected through an online questionnaire involving 407 respondents, representing the population of Generation Z workers in DKI Jakarta, calculated using the Slovin formula. Data analysis techniques included descriptive analysis, discriminant validity testing, convergent validity testing, reliability testing, coefficient of determination testing, q square testing, and T-testing.*

*The data were processed using SmartPLS software. The findings of this research revealed that Electronic Wallet usage has a significant and positive influence on consumptive behavior. Lifestyle also has a significant and positive impact on consumptive behavior. However, financial literacy has an insignificant and negative influence on consumptive behavior.*

*This study contributes to understanding the relationship between Electronic Wallet usage, lifestyle, and financial literacy with consumptive behavior among Generation Z workers in DKI Jakarta. It is hoped that these research findings will enable Generation Z workers in DKI Jakarta to manage their finances more prudently, thereby reducing the risks associated with consumptive behavior.*

*Keywords: Generation Z, Electronic Wallet, lifestyle, financial literacy, consumptive behavior*