

ABSTRACT

Bandung Raya, a metropolitan city in West Java, Indonesia, has a high population consumption rate. The consumption expenditure in Bandung Raya increases every year, indicating consumptive behavior, which is an addiction to shopping based on lifestyle and excessive emotions. Therefore, this research focuses on financial literacy, lifestyle, and self-control towards consumptive behavior in Generation Z in Bandung Raya.

This research aims to examine the influence of financial literacy, lifestyle, and self-control on consumptive behavior in Generation Z in Bandung Raya. This research will confirm the theory's validity in the research context and location. Financial literacy is the understanding and knowledge of financial management, while lifestyle is the way a person behaves based on a set of interests, activities, culture, characteristics, or other opinions that distinguish one group of people from another. Self-control is an effort and ability to regulate, direct, and guide all forms of actions within oneself towards positive actions.

This research uses a quantitative approach with descriptive analysis. The research population is unknown. Primary data is collected by distributing questionnaires. The research sample is taken using purposive sampling with 400 respondents from Generation Z (born 1997-2012) in Bandung Raya. The collected data is analyzed using multiple linear regression analysis.

The findings of this study indicate that financial literacy has a significant influence on consumptive behavior. Lifestyle has a significant influence on consumptive behavior. Self-control has a significant influence on consumptive behavior. Financial literacy, lifestyle, and self-control together have a significant influence on consumptive behavior.

This study suggests further research development, such as adding independent variables, taking samples in different locations and generations. Suggestions for Generation Z to improve financial literacy and self-control and it is hoped that this research can open the minds of readers and Generation Z to become smart and wise buyers in consumption. The Financial Services Authority and the Greater Bandung government seek to improve financial literacy knowledge, lifestyle, and self-control and ultimately control consumptive behavior.

Keywords: *financial literacy, lifestyle, self control, consumptive behavior.*