

ABSTRAK

PENGARUH LITERASI KEUANGAN, GAYA HIDUP DAN KEMUDAHAN PEMBAYARAN DIGITAL TERHADAP PERILAKU KONSUMTIF GENERASI MILENIAL NASABAH BANK SUMSEL BABEL

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Penelitian ini bertujuan untuk mengetahui pengaruh literasi keuangan, gaya hidup dan kemudahan pembayaran digital terhadap perilaku konsumtif generasi milenial nasabah Bank Sumsel Babel, diukur dengan menggunakan SPSS (*Statistical Program for Social Science*). Metode penelitian melalui penyebaran kuisisioner dengan populasi seluruh nasabah tabungan Bank Sumsel Babel Syariah KC Palembang dan teknik pengambilan sampel menggunakan rumus slovin berjumlah 100 responden, dengan metode insidental sampling. Hasil penelitian menunjukkan bahwa literasi keuangan berpengaruh negatif terhadap perilaku konsumtif, gaya hidup berpengaruh positif terhadap perilaku konsumtif dan kemudahan pembayaran digital berpengaruh positif terhadap perilaku konsumtif generasi milenial.

Kata Kunci: Literasi Keuangan, Gaya Hidup, Kemudahan Pembayaran Digital, Perilaku Konsumtif

ABSTRACT

THE INFLUENCE OF FINANCIAL LITERATURE, LIFESTYLE AND EASE OF DIGITAL PAYMENT ON THE CONSUMPTIVE BEHAVIOUR OF THE MILLENNIAL GENERATION OF BANK SUMSEL BABEL'S CUSTOMERS

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The research aims to identify the influence of financial literacy, lifestyle and ease of digital payment on the consumer behavior of the millennial generation of Sumsel Bank Babel customers, measured using SPSS (Statistical Program for Social Science). The method of research through the dissemination of questionnaires with the entire population of savings customers Sumsels Babel Sharia Bank KC Palembang and the sampling technique using the Slovenian formula of 100 respondents, with the method of incidental sampling. Research findings show that financial literacy has a negative impact on consumer behaviour, lifestyle positive influence on consumption behavior, and ease of digital payments positive effect on millennial consumptive behaviours.

Keywords : *financial literacy, lifestyle, ease of digital payment, consumer behavior*