

ABSTRACT

Sakinatul Mar'ah. (2025). Thesis. *The Influence of Financial Literacy, Self-Awareness and Peers on Consumer Behavior in Generation Z in Tegal Regency. Under the guidance of Gugum Gumilar, S.Pd., M.Pd and Rendra Gumilar, M.Pd.*

This research aims to analyze the influence of financial literacy, self-control and peers on consumer behavior in Generation Z in Tegal Regency. The research method used is quantitative with a multiple linear regression approach. Data was collected through questionnaires distributed to respondents who were Generation Z in Tegal Regency. The sampling technique in this research used the purposive sampling method. The classical assumption tests used are the normality test, linearity test and multicollinearity test and heteroscedasticity test. The data analysis techniques used are multiple regression analysis, t test (partial hypothesis testing), F test (simultaneous hypothesis testing) and coefficient of determination (R²). The research results show that financial literacy (X1) has no effect on consumptive behavior (Y), self-control (X2) has a negative and significant influence on consumptive behavior (Y), peers (X3) on behavior has a positive and significant influence on consumptive behavior (Y). Simultaneous test results show that the variables financial literacy, self-awareness and peers together influence consumer behavior. This research provides implications for efforts to increase financial literacy and self-control to reduce consumer behavior in Generation Z.

Keywords: *Financial Literacy, Self-Control, Peers, Consumptive Behavior, Generation Z*