

***The Influence of Financial Literacy and Cashless Payment Usage
on Financial Inclusion in Generation Z in Dumai City***

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ABSTRACT

This research aims to determine the influence of financial literacy and the use of non-cash payments on financial inclusion in Dumai City. The method used in this research is a quantitative method. Obtaining research data was carried out by distributing questionnaires to 64 Generation Z in the city of Dumai. The research results show that there is a positive and significant influence of the financial literacy variable on the financial inclusion variable in Dumai City. The variable use of non-cash payments also has a positive and significant influence on the financial inclusion variable in Dumai City. Meanwhile, the test results between the financial literacy variable and the use of non-cash payment variables on inclusion have a positive and significant influence.

Keywords : *The Influence of Financial Literacy and Cashless Payment Usage on Financial Inclusion in Generation Z in Dumai City*