

ABSTRACT

As the development of technology is increasing and making it easier for humans to transact only through their gadgets. Internet users in Indonesia are dominated by Z generation. Fintech is a phenomenon that continues to grow because of the ease of use, one of which is fintech lending. In conducting fintech lending transactions, good financial literacy is required. Financial literacy can affect interest in using fintech lending services because one can find out which fintech lending services are good and officially registered with the OJK. In addition, one of the factors that can influence interest in using fintech lending is income. The reason users use fintech lending is to buy urgent needs when the user's finances are limited. This study was conducted to determine the effect of financial literacy and income on interest in using fintech led in Z generation in Bandung. This study uses a quantitative method. Questionnaire method was used to collect data with 400 respondents. The respondents are people who live in Bandung who are included in the Z generation category and use fintech lending. The results of this study are Financial literacy has a significant effect on Cicil.co.id's interest in fintech lending in Generation Z in Bandung City, income has a significant effect on Cicil.co.id's interest in fintech lending in Generation Z in Bandung City. Financial literacy and income have a significant simultaneous effect on interest in Cicil.co.id fintech lending in Generation Z in Bandung City.

Keywords: *financial literacy, income, fintech lending, Z generation*