

ABSTRACT

The level of coffee consumption in Indonesia has increased every year since 2016. This has also made people's behavior patterns tend to demand prestige, product quality, convenience, and satisfying service. The growing consumption of coffee raises the question of how customer satisfaction affects brand loyalty. This study aims to determine high vs low financial literacy in generation Z towards Starbucks coffee. This type of research is quantitative descriptive with a questionnaire survey method. The results of the analysis and hypothesis testing in this study show that customer satisfaction affects brand loyalty by 30.7% while 69.3% is caused by changes in factors outside this study. The population in this study is generation Z (10-25 years) with non-probability sampling incidental. Data analysis using SmartPLS 3.0 software. The results of data analysis show that customer satisfaction has a significant and positive effect on brand loyalty. Meanwhile, financial literacy has no significant effect on brand loyalty.

Keywords: *Customer Satisfaction, Brand Loyalty, Financial Literacy.*