

ABSTRACT

Consumer empowerment through financial literacy is needed for achieve financial system stability, improve community welfare, and more inclusive development. Indonesia has enormous potential in terms of e-commerce. One of the reason is the relatively high consumption culture of Indonesian people. One of the factors supporting the rapid development of e-commerce in Indonesia is the increasing number of consumptive middle class people.

This study aims to determine how the level of financial literacy and the level of consumptive behavior, also to find out whether there is a significant influence between financial literacy on consumptive behavior.

The method used in this study is a quantitative method. Data collection is done by distributing questionnaires to 400 high school students in Bandung with simple random sampling. The data analysis technique used is descriptive analysis and simple linear regression analysis.

The conclusion of this study, the level of financial literacy of high school students in Bandung is classified as moderate at 60.37% and the level of consumptive behavior is relatively good at 69.73%. Through a simple linear regression test obtained $Y' = 59,408 - 0,383X$ which means that every increase in 1 level of financial literacy will reduce consumptive behavior by 0,383 times. Based on the results of the hypothesis test, the result is in the area of negative influence, the testing criteria used is $-t \text{ count} < -t \text{ table}$ ($-8.681 < -1.966$) which can be interpreted as Financial Literacy significantly influences Consumptive Behavior. The financial literacy affects consumptive behavior by 15.9% while the other 84.1% is influenced by other factors that not examined in this study.

Keywords: financial literacy, consumptive behavior, high school students