

## **ABSTRACT**

*Over time, technology has progressed very rapidly and had a big impact on society. One of them is financial technology (fintech), e-wallets are an example of fintech. Based on e-wallet data with the largest number of users in Indonesia is Go-Pay. The existence of e-wallet technology has also led to changes in people's lifestyles to become more consumptive. Consumptive behavior can be caused by a lack of knowledge about financial literacy, therefore it will be difficult to control consumptive behavior.*

*This study aims to determine the level of consumptive behavior among Go-Pay users in Bandung, to find out how much influence the level of financial literacy has on consumptive behavior among Go-Pay users in Bandung, and to find out the significant influence of financial literacy on consumer behavior of Go-Pay users. in the city of Bandung.*

*In this study the authors used quantitative methods. This study uses primary data with data collection techniques using questionnaires by 400 respondents. The criteria for respondents to be examined in this study are to know thee-wallet Go-Pay and the people in Bandung who use thee-wallet Go-Pay to make transactions more than once.*

*Financial literacy is the ability of an individual to manage their finances wisely, and understand the risks and investment products for their finances. Meanwhile, consumptive behavior is a behavior where someone uses their money to buy something they don't need, but only a momentary desire.*

*Based on hypothesis testing can be known based tabel on the t-value-3.425 with a significance value of 0.001. The t value of 3,425 is greater than the t table of 1,966 ( $3,425 < 1,966$ ) and a significance value of 0.001  $< 0.05$ . Then it can be seen that  $H_0$  is rejected and  $H_a$  is accepted. The contribution of financial literacy to consumptive behavior is 13.2% and the remaining 86.8% is influenced by other factors not examined in this study on the consumptive behavior of Go-Pay users in Bandung City. So it can*

*be concluded that financial literacy has a significant negative effect on behavior.  
consumptive Go-Pay users in Bandung City*

*Keywords: financial literacy, consumptive behavior, Go-Pay users*