

ABSTRACT

West Java is the domicile of the largest consumer province. The city of Bandung has a high level of consumption causing a high level of consumptive behaviour in the tier 1 position representing West Java. In addition, it has the highest level of online lending in Indonesia with one of the purposes being to fulfil a lifestyle. Therefore, this research focuses on financial technology, financial literacy, and self-control on consumptive behaviour at productive age in Bandung City. To conduct this research, the purpose is to analyse the influence between financial technology, financial literacy and self-control on consumptive behaviour.

This research was conducted using quantitative methods with multiple linear regression analysis techniques using a sample of 400 respondents from the productive age population of Bandung City.

This study shows that financial technology has no effect on consumptive behaviour. Financial literacy affects consumptive behaviour. Self-control has no effect on consumptive behaviour. Simultaneously or jointly financial technology, financial literacy and self-control affect consumptive behaviour.

Keywords: Financial technology, Financial Literacy, Self-Control, Consumptive Behavior, Online Shopping, Productive Age