

ABSTRACT

The increasing number of financial literacy is accompanied by increasingly rapid and increasingly sophisticated technological growth, which is causing consumer behavior patterns to change, from initially making cash transactions to non-cash transactions. This happens because the increasing number of mobile payment financial technology products makes it easier for consumers to make transactions.

E wallet is one of the many types of fintech and based on data, the number of GOPAY users is one of the e wallet products with the most users in 2023, supported by a survey in 2023 conducted in large cities including the city of Bandung that digital wallet users are more choose GOPAY as a non-cash payment tool.

The aim of this research is to determine the influence of financial literacy and consumer behavior on consumer decision making in choosing GOPAY as a means of non-cash payment in Bandung City.

This type of research is quantitative using descriptive data analysis techniques using an ordinal logistic hypothesis model with a research sample of 100 respondents. The research method used was a survey of a sample of Gopay users in Bandung City. Data analysis was carried out with the help of the IBM SPSS version 29 application. The results showed that there was a significant influence between financial literacy and GoPay consumer behavior on the decisions of Bandung city residents in choosing the GoPay application. Apart from that, the partial influence of financial literacy does not have a significant influence on the decision of the people of Bandung city in choosing the Gopay application, while consumer behavior has a significant influence on the people of Bandung city in choosing the GOPAY application as a means of payment.

It is hoped that the results of this research will provide important implications for fintech service providers and financial institutions in educating them about things that can increase financial literacy and encourage people to be wise in transactions. Apart from that, this research can also be an important contribution in further understanding consumer behavior where non-cash transactions are no longer taboo in this digital era.

Keywords: financial, literacy, consumer, technology