

ABSTRACT

As technology develops, needs can be fulfilled easily by the general public including housewife. Housewife provides an important role as a financial manager in family. They fulfill family needs by utilizing technology through easy transaction. Ease of transaction cause consumptive behavior to housewife. If the housewife as a financial manager doesn't have good financial literacy knowledge, it makes housewife more consumptive. This research 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 research is a quantitative method. This research conducted on housewife in DKI Jakarta. Data collection is done by distributing questionnaires to 400 peoples. Technique uses nonprobability sampling with a purposive sampling approach. The data analysis technique used is descriptive analysis and simple linear regression analysis. The conclusion of this research, the level of financial literacy of housewife in DKI Jakarta is classified as good at 82,99% and the level of consumptive behavior is classified as bad at 42,89%. Based on the results of simple linear regression analysis and t-test, financial literacy has a significant negative influences on the consumptive behavior of housewife in DKI Jakarta.

Keywords: *Housewife, Financial Literacy, Consumptive Behavior*