

ABSTRACT

Entering the era of digital trade, Indonesia is often said to have a potential market for e-commerce players. The growth of e-commerce has an impact on financial behavior among the community, one of which is housewives. This will be a symptom of social change that will change lifestyles. People began to adapt and follow the lifestyle in developed countries. Financial literacy and education programs are not only the task of the OJK and the financial services industry, but are the joint responsibility of various parties across ministries and institutions as well as the private sector. Financial literacy is not limited to the understanding of knowledge, skills and beliefs about financial institutions, products and services. However, attitudes and behavior can also have an influence in increasing financial literacy which in turn encourages the realization of community welfare.

This study aims to determine the level of financial literacy and the level of housewives' consumptive behavior, as well as to determine whether there is a significant influence between financial literacy and consumptive behavior of housewives in the city of Bandung.

The method used in this research is quantitative method. Data collection is done using a questionnaire that is distributed to 400 housewives. This study uses non probability sampling with purposive sampling. Furthermore, the data analysis technique used is descriptive analysis and simple linear regression analysis.

Based on the results of the t-test, the -t count is $-2.369 < -t$ table, which is -1.966 and the significance value is $0.018 < 0.05$. This means that financial literacy has a significant and negative effect on the consumptive behavior of housewives in Bandung City. The magnitude of the influence of financial literacy on consumptive behavior can be seen from the coefficient of determination which is 1.4%, while the remaining 98.6% is influenced by other variables not examined in this study.

The results of this study concluded that financial literacy has a significant negative effect on the consumptive behavior of housewives in Bandung. The financial literacy level of 74.62% is in the high category, and the consumptive behavior of 45.54% is in the low category.

Keywords: Financial Literacy, Consumptive Behavior, Housewife