

## **ABSTRACT**

*The city of Bandung became the largest number of e-commerce consumers in Indonesia in 2019. The high number of consumers causes consumptive behavior, especially in the productive age. The productive age is very aware of the digital world, so they have a very big influence on social media, besides that the productive age also often makes purchases online, besides that the productive age always prioritizes shopping, watching concerts is the main thing. The level of consumptive behavior at a large productive age can affect the use of financial technology e-money. The convenience, security, flexibility and promos provided to users of financial technology e-money are the causes of consumptive behavior. This study aims to determine the use of financial technology e-money and the level of consumptive behavior in the productive age in the city of Bandung.*

*This study aims to determine the effect of financial technology e-money on consumptive behavior. In this study, a quantitative approach will be used which aims to determine the level of use of financial technology e-money on consumptive behavior in productive age in the city of Bandung. The variable in this research is financial technology e-money as the independent variable. Consumptive behavior as the dependent variable. Respondents who will be used in this study as many as 400 respondents, which used purposive sampling method for sampling. The respondents who will be used are people who live in the city of Bandung who are 15 to 64 years old and use financial technology e-money. The questionnaire method was used by researchers to collect data.*

*The simple linear regression in this study states that there is a relationship between the financial technology e-money variable and the consumptive behavior variable. Based on the results of hypothesis testing using the t test, it was found that  $t$  count 3,066 >  $t$  table 1,966 with a significant value of  $0.002 < 0.05$ , so it can be said that financial technology e-money has a significant influence on consumptive behavior in productive age in the city of Bandung.*

*The results of this study, it can be concluded that financial technology e-money has a significant influence on consumptive behavior in productive age in the city of Bandung. The level of financial technology e-money is classified as very good and for consumptive behavior it is classified as good.*

**Keywords:** *Financial Technology E-money, Consumptive Behavior, Productive Age.*