

## **ABSTRACT**

*With the development of technology, financial products have become increasingly diverse, one of which is OVO as an electronic wallet product in Indonesia. The decision to use a fintech product can be an inaccurate decision without being based on financial knowledge. By the household structure in Indonesia, a housewives tend to be regulators and decision makers in the family financial decisions. Therefore, this study aims to see the effect of financial literacy on the use of OVO decisions.*

*This study uses a questionnaire sent to housewives in Bandung as respondents as many as 400 samples. The sampling using non-probability sampling techniques with a purposive sampling approach. To test the effect of financial literacy on the decision to use OVO in this study, a simple linear regression analysis, t test and coefficient of determination are used.*

*This result of this research found out that the level of financial literacy among housewives in Bandung classified as high at 77.13% and the level of use of OVO was also classified as high at 82.46%. Based on the results of simple linear regression analysis and t-test, financial literacy has a positive and significant influences on the decision to use OVO among housewives in Bandung.*

**Keywords:** *Financial Literacy, E-wallet, Housewives*