

## **ABSTRACT**

*The purpose of this study is to determine the Influence of Lifestyle and Financial Literacy on Adolescents' Consumptive Behavior in the City of Bandung in Using PayLater Services. Paylater is a term that refers to payment transactions or services. Basically, paylater is a service to delay payments or owe debts that must be paid off at a later date.*

*In this study, a qualitative method is used. The population in this study is adolescents in the city of Bandung with a sample of 100 adolescent respondents in the city of Bandung who use pay later with the characteristics of a majority of males as many as 52 people or 52% with the majority aged >17 years as many as 58 people or 58% and the majority based on how long they have been using pay later is known that some of them have been 1-3 years, namely as many as 45 people or 45%. The analysis methods used in this research are instrument test, validity test, reliability test, classical assumption test, multiple regression analysis, determination coefficient, hypothesis test.*

*The results of hypothesis testing with the t-test, obtained the results of the calculation on each variable had a ttable > value and a significance of < 0.000, then Ho was rejected and Ha was accepted, so that it can be stated that there is an influence of lifestyle and financial literacy on consumptive behavior in adolescents in the city of Bandung in using the pay later service partially. The results of hypothesis testing with the F test, obtained a result of 82,895 (82,895 >3,089) with a significance (pvalue) of 0.000 (0.000<0.05), Ho was rejected and Ha was accepted, so it can be stated that there is an influence of lifestyle and financial literacy on consumptive behavior in adolescents in the city of Bandung in using pay later services simultaneously.*

*Keywords: Lifestyle, Financial literacy, Consumptive behavior*