

## **ABSTRACT**

*This study aims to determine the effect of financial literacy and consumptive lifestyle on credit card payment behavior. The sample in this study as much as 100 respondents credit card users and set using purposive sampling. Data analysis technique used is multiple regression analysis to know the influence of financial literacy and consumptive lifestyle to credit card payment behavior. The test results show that the influence of financial literacy and consumptive lifestyle to credit card payment behavior*

*Keywords: financial literacy, consumer lifestyle, credit card payment behavior*