

ABSTRACT

This research aims to see the influence of financial literacy and life style to personal consumer behavior among students in the city of Palembang. Objects in this research is a college student management courses and are already working in the city of Palembang. Researchers conducted the survey by spreading the questionnaire as a tool to obtain data. Researchers using the R statistical software package version 23.0. The analysis begins with the validity and reliability then performed classical assumption. The test results showed that the first hypothesis is rejected yaitu financial literacy negatively affect consumer behavior, but the results obtained show that financial literacy is a positive influence on consumer behavior, while the second hypothesis is accepted that lifestyle positive influence on consumer behavior.

Keywords: Financial Literacy, Lifestyle, and Consumer Behavior.