



**DEPARTMENT OF ACCOUNTING  
FACULTY OF ECONOMIC AND BUSINESS  
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**THESIS**

**THE INFLUENCE OF FINANCIAL LITERACY ON ONLINE  
CONSUMPTIVE BEHAVIOR: STUDY IN TIMOR-LESTE**

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## **ABSTRACT**

*This study aims to measure the financial literacy level among Timorese online consumers in Timor-Leste, and to determine the influence of financial literacy on their consumptive behavior. Financial literacy is considered essential for individuals to avoid financial difficulties, while consumptive behavior refers to purchasing goods without proper consideration, often resulting in excessive spending. The study collected data from 200 respondents through questionnaires distributed via Google Forms on various social media platforms. The approach in this research is quantitative and the study design is hypothesis testing to examine the influence of each variable. The sampling method used was snowball sampling. The results of this study reveal that financial literacy significantly influences online consumptive behavior among Timorese online consumers in Timor-Leste. Additionally, the level of financial literacy among Timorese online consumers in Timor-Leste is still in less literate level.*

**Keyword:** *Financial Literacy, Consumptive Behavior, Timorese Online Consumer*