

ABSTRACT

This study aims to discuss about consumer preferences and implementation of fintech on Go-Pay in Indonesia. The number of respondents in this study was about 100 persons as a Go-Pay's users. The data were obtained by using factor analysis. The results showed that consumer preferences when purchasing of goods or services through Go-Pay were very high and the application of fintech on Go-Pay was also very high. Evidenced by the percentage of descriptive analysis results sequentially based on seven dimensions on consumer preferences from the most dominant to the less: more attractive rate / fees 84.4%, easy to make account 82.7%, better online experience and functionally 81.7%, better quality of services 79.8%, access to different products and services 78.7%, greater level of trust 77.5%, and more innovative products than traditional banks 77.1% and there are descriptive analysis percentage based on six dimensions implementation of financial technology, stated by: 88.05% compabilities, benefits 83.28%, usefulness 80.5%, security 75.8%, ease of use 75.4% and trust 74.6% .

Keywords: *Consumer Preferences, Implementation of Financial Technology*