ABSTRACT

Fintech in Indonesia is growing rapidly and increasing significantly. The Indonesian Government also provides support by issuing loose rules and regulations on Fintech services in Indonesia and the division of banking in several countries. The situation describes the possibility that the banking industry will be replaced by Fintech services. To prevent this, the banking industry in Indonesia has to innovate and collaborate in drafting strategies taking into consideration the results of this study.

In this study will be informed the relationship between sociodemography variables against conceivable use of Fintech, the relationship between self-appraisal variables against the conceivable use of Fintech, the relationship of variable financial characteristics to the conceivable use of Fintech and explaining the factors affecting the productive age community of Bandung in adopting Fintech services. The number of samples used in this study was 400 samples using data analysis techniques of principal component analysis and pearson correlstion.

The findings in this study were sociodemography, self-assessment, as well as the financial characteristics associated with conceivable use of Fintech, with sub variables/factors that most influence in sociodemography variables i.e. household background factors and educational factors and, sub variables/factors that most affect in self-assessment variables namely patience and belief factors, purchasing decision factors and risk factors, as well as the most affecting factors in variables Financial characteristics are the knowledge factor of financial and investment products, saving factor and financial knowledge factor.

Keywords*: Adoption of Fintech, Productive Age of Bandung, Principal Component Analysis, Sociodemography, Self-Assessment, Financial Characteristics*