

ABSTRACT

The rapid development of technology has increased aspects of human life. The digitization process occurs in every line of daily activities ranging from ordering food, transportation, entertainment, shopping, all can be done online through devices connected to the internet. With the availability of various services and products online, the payment transaction process can also be done online. Technology that facilitates online payment systems is called fintech payment. The existence of this technology has also changed the culture of the community in making transactions. Today, people no longer need to carry a wallet containing cash. They only need supporting devices and applications, and payment can be made. This payment trend using fintech has developed various startups in the payment system field. Various competing companies offer payment products and services offered with promotions such as cashback, discounts, bonus points, etc. This trend also succeeded well by the community. It is proven by the number of fintech transactions projections that always goes up every year. This affects the financial influence of the user. Especially for students who belong to the middle-class urban-middle class who have the highest levels of internet penetration and always in the competition for new technologies.

Through this research, we will discuss the effect of fintech payments to students' financial management behavior. Data collection was carried out by distributing questionnaires to students in Bandung. This study will take 400 students as research samples.

Based on the results of the study, it is known that the level of use of fintech payments for students in Bandung Raya Region is in the good category while the behavior of financial management is in the neutral category. In addition, it was found that fintech payment had a positive influence on student financial management behavior in the Bandung Raya Region.

Keywords: *fintech payment; financial management behavior; student*