

ABSTRACT

The era of business competition is so tight and strong as it happens today, demanding for all companies engaged in any field to move more aggressively and able to make decisions quickly, and most importantly to prepare and implement a very powerful strategy to surpass or become a competitor of companies that are *indeed competitors*. It is also true in the banking industry that is now starting to bring forth a variety of financial *technology* or *fintech*. With the presence of *fintech* in the community, making indirectly add other options in non-cash transaction solutions and also produce financial innovations. The *presence of fintech* here also aims to facilitate users in conducting financial transactions and providing financial services to their users. The emergence of *Fintech* companies in Indonesia today, making *fintech companies make advertising* breakthroughs to encourage the desire of the public to make purchases by doing promotions on the internet, *one of the fintech* is Kredivo, Kredivo conducts advertising promotion activities on the internet, especially in the media *sosia* to encourage consumers to make purchases in *e-commerce* Indonesia. The purpose of this study is to measure whether the influence and measure how much influence kredivo ads "They've said #KredivoInAja" consisting of *video* and audio *to purchasing* decisions consisting of problem recognition, information search, alternative selection and purchasing decisions. The research method used is quantitative with descriptive research type and uses normality test, correlation analysis, determination coefficient, simple linear regression test, and hypothesis test. Based on the results of hypothetical tests using t-tests that resulted in that kredivo ads "They Said That Udah #KredivoInAja has an influence on purchasing decisions, this is evidenced by the calculation of t count (3816) > t table (1990). Then based on the coefficient of determination obtained results that kredivo ads "They Said Who've #KredivoInAja has an influence of 36.8% percent on purchasing decisions. So it can be concluded that there is an influence between Kredivo's advertising on purchasing decisions, as well as the influence that Kredivo ads have on purchasing decisions of 36.8% percent.

Keywords: Advertising, Financial Technology, Kredivo, Purchasing Decision