

ABTRACT

The rapid growth of technology and increasingly sophisticated, this makes the pattern of consumer behavior change. The existence of such events encourages for various business industries vying to create innovation. It is also utilized by businesses in the field of Financial Technology (Fintech). One of them is DANA application. DANA is a mobile payment application that utilizes ATM cards that are useful for shopping online. Although DANA is a new application, DANA is able to adapt quickly so as to attract people to use it. Proven until now DANA occupies the third position with the largest number of users and the largest number of downloads in Indonesia.

The purpose of this study is to determine the influence of consumer behavior and product quality on decision making in choosing DANA as a mobile payment application. This type of research is quantitative by using descriptive data analysis techniques that use multiple linear hypothesis models with a total of 400 research samples. Data analysis was conducted with the help of IBM SPSS version 25.

The results obtained from this study that consumer behavior and product quality have a significant and positive effect on partial (individual) decision making. As for the results of simultaneous testing (collectively) on consumer behavior and product quality to consumer decision making in choosing DANA as a mobile payment application has a significant effect and the results are accepted..

Keywords: Consumer Behavior, Product Quality, Decision Making, Mobile Payment