

ABSTRACT

Technological progress is something that cannot be avoided in life because over time, and with advances in technology, it provides convenience to people's lives that have an impact on lifestyle changes. Currently, startup companies are starting to emerge that take advantage of opportunities to form innovations that provide convenience for users, one form of startup is financial technology (fintech). Based on data calculated from quarter 2, 2019 to quarter 2, 2020, GoPay is the most superior fintech E-Wallet product compared to competing products. This study focuses on the effect of using GoPay in the lifestyle of the millennial community in Bandung City by involving the independent variable, namely lifestyle (Variable X) as measured by the sub-variables Attitude toward Behavior (X_1), Subjective Norm (X_2), and Perception of Self-Control (X_3). The purpose of this study is to find out how much influence the use of GoPay has on the lifestyle of millennials in the city of Bandung. The results of the study based on the results of the analysis of the mean data showed a total mean of 3.76 with the respondent's achievement target (TCR) of 75.7% and received H_a . Meanwhile, based on the results of the Independent Sample T-test analysis, it can be seen that men have a total mean of 3.76 with a respondent achievement target (TCR) of 76.3% and a total mean of 3.82 with a respondent achievement target (TCR) of 76.5% for women which indicates that the effect of using GoPay in the lifestyle of women is greater than that of men, and accepts H_a . This means that the influence of using GoPay in the lifestyle of the millennial community in Bandung City is based on the Theory of Planned Behavior >70%.

Keywords: Fintech, GoPay, Lifestyle