

ABSTRACT

Digital technology has encouraged the birth of new innovations in the financial services sector, one of which is financial technology-based funding services or what can be known as financial technology (fintech). Bandung is one of the cities in Indonesia with the largest number of fintech payment users. In addition, the high population causes consumptive behavior in society. A large level of consumptive behavior in society can affect the use of fintech payments. Service quality, perceived ease, perceived benefits, trust, and promotions provided to fintech payment users are the causes of consumptive behavior.

The purpose of this study was to determine how fintech-based payments impact the consumptive behavior of people in Bandung City. This research uses a quantitative approach method. The purposive sampling type was used for the non-probability sampling method. Cross-sectional type primary data was used through distributing online questionnaire forms with 385 respondents from the people of Bandung City who used the Dana Application as a fintech payment tool.

Primary data processing using multiple linear regression data analysis techniques. The results showed that Service Quality (X1) had a significant effect on the Consumptive Behavior variable (Y), Perceived Ease (X2) had a significant effect on the Consumptive Behavior variable (Y), Perceived Benefits (X3) had a significant effect on the Consumptive Behavior variable (Y), Trust (X4) has a significant effect on the Consumptive Behavior variable (Y), Promotion (X5) has a significant effect on the Consumptive Behavior variable (Y), and Service Quality (X1), Perception of Convenience (X2), Perception of Benefits (X3), Trust (X4), and Promotion (X5) simultaneously affect the Consumptive Behavior of people in Bandung City (Y).

Keywords: consumptive behavior, dana application, fintech payment, perceived benefits, promotion.