

ABSTRACT

The high number of internet users in Medan, which reaches 82.5% of the population in Medan is one of the reasons why 70 percent of North Sumatra digital wallet users are in Medan. One of the most popular digital wallets in Indonesia is OVO. Students as a job with the fifth largest internet user penetration in Indonesia are very easily influenced by culture which can increase their consumption. The use of fintech in payments will have the potential to affect someone's management behavior where fintech payments will provide a sense of comfort for transactions. This study aims to determine the effect of using OVO digital wallet fintech payments on student financial management behavior in Medan.

This study uses a quantitative approach which in this study makes fintech payments an independent variable and financial management behavior as the dependent variable. The sample in this study was taken using a purposive sampling method where the results of the sample taken were as many as 400 respondents who were students in Medan. The sample criteria are students in Medan who use an OVO digital wallet. The data collection method used in this research is the questionnaire method. Based on the results of the study, it is known that the level of use of OVO digital wallet fintech payments and student financial management behavior in Medan City is in the good category. In addition, the results of the study show that there is a significant influence between the use of fintech payments, OVO digital wallets, on the financial management behavior of students in Medan City.

Keywords: *Financial Technology OVO Digital Wallet, Financial Management Behavior, Students*