

ABSTRACT

Bandung is in first position as the largest number of payments fintech users and first position with the largest number of e-commerce service users. The high number of consumers causes consumptive behavior, especially in generation Z. Generation Z is very concerned about the digital world, so they have a very large influence on social media, besides generation Z also often makes purchases online, besides generation Z always prioritizes shopping. The high level of consumer behavior in Generation Z can affect the use of fintech payments. service quality, convenience, benefits, trust, and promotions provided to fintech payment users are the causes of consumptive behavior.

This study will use a quantitative approach which aims to determine the level of use and influence of fintech payments on consumptive behavior in Generation Z in Bandung. The variable in this research is fintech payment as the independent variable. Consumptive behavior as the dependent variable. Respondents who will be used in this study as many as 400 respondents, which used purposive sampling method for sampling. The respondents who will be used are people who live in the city of Bandung who were born in 1997-2012 and use fintech payments. In this study using primary data by distributing questionnaires to collect data. The results of this study indicate that fintech payments have a significant influence on consumptive behavior in Generation Z in the city of Bandung.

Keywords: Consumptive Behavior, Fintech Payment, Generation Z