ABSTRACT

This study aims to examine the empirical impact of financial technology (fintech) usage behavior on the consumptive behavior of Generation Z in Semarang City. The proposed research hypothesis posits that fintech usage behavior exerts a significant influence on the consumptive behavior of this demographic. Utilizing a quantitative approach, this research surveyed a population of Generation Z individuals in Semarang, yielding a final sample of 85 respondents. Data analysis was executed using simple linear regression.

The findings indicate that fintech usage behavior significantly affects the consumptive behavior of Generation Z in Semarang City. A higher propensity toward fintech adoption corresponds to an increase in consumptive behavior, and vice versa. Furthermore, the empirical data reveals that the adoption rate of fintech platforms (specifically P2P Lending and PayLater services) among Generation Z in Semarang is classified as high, which aligns with a correspondingly high level of consumptive behavior within the same demographic.

Keywords: Consumptive Behavior, Fintech Adoption, Generation Z.