

ABSTRACT

The development of Peer To Peer Fintech Lending helps people easily meet their financial needs. The development of fintech has changed people's consumption behavior and lifestyle because it makes all forms of cash loans and purchase transactions easier, faster and more efficient.

This study aims to determine the effect of purchasing decisions using Kredivo Paylater. This study used a purposive random sampling method with a population of Kredivo Paylater service users in West Java. The sample used was 103 respondents and the type of data used in this study was primary data using an online questionnaire through the Google form. Using multiple linear regression analysis techniques using the SPSS Statistics 26 program.

The results of the study show that the usefulness and trust variabls significantly influence purchasing using Kredivo Paylater. While the convenience and religiosity variabls have no influence and are not significant on purchasing decisions using Kredivo Paylater.

Keywords: Purchase, Kredivo Paylater, Easy Of Use, Usefulness, Trust, Religiosity.