

## **ABSTRACT**

*The growth of fintech in Indonesia has had a significant impact on consumer behavior among Gen Z, a generation that is highly connected to the internet. This study aims to investigate the impact of fintech on consumer behavior among Gen Z in Indonesia, focusing on the role of perceived ease of use, perceived usefulness, and sales promotion in shaping their purchasing decisions.*

*The research method involved a survey of 160 gen-z respondents from Central Java, Indonesia, using Google forms, and the data was analyzed using Statistical Product and Service Solutions (SMARTPLS). The results showed that Perceived ease of use, Perceived usefulness and sales promotion have a significant positive impact on consumer consumptive behavior.*

*The findings of this study contribute to the understanding of the role of fintech in shaping consumer behavior among Gen Z and provide insights for business people and policy makers who want to utilize fintech for economic growth and development in Indonesia.*

*Keywords: Fintech, Consumer behavior and Gen Z.*