

ABSTRACT

Financial technology (fintech) has advantages over conventional banks. Leaner organizational structure and dynamic penetration power, making Fintech move faster and more agile than conventional banks. Fintech offers new products that are needed by the community in accordance with the digital lifestyle. Some other advantages of fintech compared to conventional banks include, more practical payments, easier investment, better service, more choices, lower prices, simplifying the chain of transactions, increasing operational costs and capital costs, freezing information, encourage economic transmission, increase the velocity of money circulation Improve the economy of the community. In Indonesia, fintech even supports the National Strategy for Inclusive Finance (SKNI). OVO is one of the financial application products owned by the Lippo Group, launched in late 2016.

This study aims to determine whether the factors of Advertising Spending, Attitudes toward Advertising, and Monetary Promotions by the company will influence the Perceived Quality, Brand Awareness, Brand Associations, and Purchase Decision of OVO users in Surabaya. This research data is obtained from 100 user of OVO in Surabaya with certain characteristics. Data processing and analysis of this research uses multiple linear regression models with SPSS 22.0 software as data processing software.

This empirical study shows that Advertising Spending positively affected Brand Awareness with a regression coefficient of 0.576; Attitudes toward Advertisement positively affects Brand Awareness with a regression coefficient of 0.025; and Monetary Promotions have a positive effect on Brand Awareness with a regression coefficient of 0.036. Advertising Spending has a positive effect on Perceived Quality with a regression coefficient of 0.266; Attitudes toward Advertisement has a positive effect on Perceived Quality with a regression coefficient of 0.135; Monetary Promotions have a positive effect on Perceived Quality with a regression coefficient of 0.266; and Brand Awareness positively affects Perceived Quality with a regression coefficient of 0.083. Advertising Spend has a positive effect on Brand Associations with a regression coefficient of 0.123; Attitudes toward Advertisement has a positive effect on Brand Associations with a regression coefficient of 0.431; Monetary Promotions have a positive effect on Brand Associations with a regression coefficient of 0.056; and Brand Awareness positively affects Brand Associations with a regression coefficient of 0.135. Perceived Quality has a positive effect on Purchase Decision with a regression coefficient of 0.430; and Brand Associations have a positive effect on Purchase Decision with a regression coefficient of 0.159.

Keywords: *Advertising Spending, Attitudes toward Advertisements, Monetary Promotions, Brand Awareness, Perceived Quality, Brand Associations Purchase Decisions*