

ABSTRACT

In the current era of Industry 4.0, characterized by rapid advancements in internet technology, this era is often referred to as the "Internet of Things." Many industries are now innovating by integrating technology into their businesses or operations. One such example is the technological innovation in financial transaction services, commonly known as Financial Technology (Fintech). This study aims to analyze the influence of service quality on Technology Acceptance Model (TAM) in fintech payment services in Bandung. The research employs the SERVQUAL model to measure service quality dimensions (tangibles, reliability, responsiveness, assurance, empathy) and the TAM model to evaluate technology acceptance. The study sample consists of 403 respondents who are active fintech service users in Bandung, selected using purposive sampling. Data analysis was conducted using IBM SPSS 25 tools. The results indicate that service quality significantly influences perceived ease of use, perceived usefulness, and Actual use. These findings highlight that high service quality can enhance user acceptance of fintech payment technology. This research is expected to provide practical contributions to fintech service providers in improving service quality and offer theoretical insights for developing an integrated SERVQUAL and TAM model.

Keywords: Fintech, Service Quality, SERVQUAL, TAM.