IMPACTS OF DIGITAL TECHNOSTRESS AND DIGITAL TECHNOLOGY SELF-EFFICACY ON INTENTIONS TO USE FINTECH IN INDONESIA

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ABSTRACT

The purpose of this study is to see how digital technostress and digital technology self-efficacy (DTSE) affect Generation Z consumers' willingness to adopt FinTech in Indonesia. This study provides knowledge about the impact of technostress and the role of self-efficacy as a moderator on intention to use FinTech. This study uses a questionnaire survey with the criteria of respondents who have used FinTech and Generation Z (born 1993-2012) in Indonesia. A total of 122 respondents were analyzed by Structural Equation Modeling (SEM). The results of the study show that complexity and overload reduce the use of FinTech. In addition, DTSE increases their intention to use FinTech and can reduce the impact of technostress on intention to use FinTech. The results of the research are expected to be input for innovators and policymakers to make FinTech applications easier to use so that consumers will continue to use FinTech to support sustainable development.

KEYWORDS: FinTech; Technostress; Self-efficacy; Sustainability; Indonesia.

INTRODUCTION

FinTech stands for Financial Technology. FinTech is a technological innovation in the financial sector that no longer needs to use paper money or in other words change the currency to digital so that it is more efficient (Abdillah, 2020; Hiyanti et al., 2020). In addition, FinTech refers to the application of cutting-edge technology in financial services to give clients more user-friendly services and a simpler way to manage their finances than traditional methods (Anshari et al., 2019). This means that FinTech provides financial services that make it easier for consumers because they provide practical and efficient services. FinTech is a digital innovation and modern technology that aims to improve, develop and automate financial services (Al Hammadi & Nobanee, 2019). The high level of smartphone users in the world has made customers expect digital payment methods that are convenient, fast, useful, and easy to use (Rabaai, 2021). Therefore, FinTech appears to provide various convenience services such as a mobile wallet or m-wallet and mobile payment or m-payment (Rabaai, 2021). The various services provided by FinTech make it grow fast from year to year. According to Pollari (2020), Fintech is experiencing rapid growth internationally. FinTech is rapidly becoming a global phenomenon, attracting the attention of innovators, academics, and regulators (Mention, 2019). FinTech not only provides the benefits of facilitating financial transaction services, but several studies show that FinTech can also support sustainable development (Al Hammadi & Nobanee, 2019; Anshari et al., 2019; Arner et al., 2020; Deng et al., 2019; Meiling et al., 2021; Shin & Choi, 2019). Not only plays a role in supporting sustainable development, but FinTech also plays a role in supporting Green Accounting/Green Finance (Moro-Visconti et al., 2020; Vergara & Agudo, 2021). This proves that FinTech is not just an innovation trend but has inclusive benefits. Therefore, the use of FinTech needs to be continued to support sustainability. In addition, repeated and continuous use of FinTech is not only important for building customer commitment and loyalty but is also important for securing return on investment in FinTech (Bitner et al., 2002).

Although various researchers have conducted a study on the intention to continue using FinTech (Daragmeh et al., 2021; Diana & Leon, 2020; Franque et al., 2021; Huang et al., 2021; Jung, 2017; Odoom & Kosiba, 2020; Oktavendi, 2020; Ryu, 2018; Shiau et al., 2020; Z. Wang et al., 2019). However, little research on the behavioral constraints of using FinTech has been conducted (Lee, 2021). Even though the use of ICT (Technology, Information, and Communication), in this case, FinTech can create stress for its users (Ragu-Nathan et al., 2008; Tarafdar et al., 2007). This problem is referred to as digital technostress caused by the rapid development of digital technology (Lee, 2021; Nimrod, 2018; Wu et al., 2022). In addition, digital technology can create the risk of invasion of privacy which ultimately increases consumer technostress (Park & Cho, 2016). Although there have been many studies discussing technostress in organizations (Atanasoff & Venable, 2017; Brivio et al., 2018; Hung et al., 2011; Koo & Wati, 2011; Marchiori et al., 2019; Park & Cho, 2016; Tarafdar et al., 2014; K. Wang et al., 2008). However, only a little study on the effect of technostress on digital technology from the customers' perspective was conducted. (Lee, 2021). Furthermore, research focusing on Generation Z is limited (Lee, 2021). Generation Z is the first generation that is familiar with the internet, social networks, and cellular systems (Francis & Hoefel, 2018). According to Consultancy.uk (2015) there are five types of generations, namely: (1) The traditionalist generation (1928-1944), which tends to value authority and a top-down management approach; (2) the Baby boomer generation (1945-1965), tend to be workaholics; (3) Gen X (1965-1979), tend to be comfortable with authority and prioritize work-life balance; (4) Gen Y (1980-1995), grew in prosperity and began to be technology literate; and

(5) Gen Z (after 1995), tend to make quick decisions and are born and developed in the digital world or digital native (Cilliers, 2017). This means that Generation Z is most likely to experience technostress problems because they live in a digital world.

Research that has investigated the relationship between technostress and FinTech usage behavior has been conducted by Lee (2021) on Generation Z consumers in China. However, research on consumers in Indonesia has not been carried out. In fact, according to a survey of e-marketers, Indonesia is the largest internet user in the world (Anwar, 2020; Dapas et al., 2019; Setiawan et al., 2020; Setti & Wanto, 2019; Tasrifan, 2018). This shows that Indonesia is increasingly likely to experience technostress problems due to the high number of users, so research on Generation Z consumers in Indonesia is urgently needed. This means that there is a call for research in settings in Indonesia. Therefore, this study will fill this gap by referring to Lee (2021), which explored the association between digital technostress and FinTech use in Indonesian Generation Z consumers, using digital technology self-efficacy as a moderating variable.

In both empirical and theoretical studies, digital technostress has been demonstrated to decrease the intention to use FinTech (Lim & Choi, 2017; Ragu-Nathan et al., 2008; Tarafdar et al., 2007; Wu et al., 2022). While, self-efficacy negatively affects technostress (Qi, 2019). This suggests that self-efficacy can help to mitigate the effects of digital technostress and, as a result, enhance the likelihood of using FinTech. According to Lee (2021), FinTech intention is negatively impacted by digital technostress, while digital technology self-efficacy moderates the relationship between technostress and FinTech intention. In line with the empirical and theoretical studies above, the researchers hope that the results of research on Generation Z consumers in Indonesia show that digital technostress decrease intentions to use FinTech and digital technology self-efficacy can increase the use of FinTech and reduce the negative impact of digital technostress on intentions to use FinTech.

This study uses data on consumer respondents of Generation Z in Indonesia. The respondents' criteria are all consumers of Generation Z who were born from 1993 to 2012 and have used FinTech such as OVO, Go-Pay, LinkAja, Dana, Flip, etc. The minimum target number of respondents is 70 according to Cohen (1992). In this study, four digital technostress constructs (complexity, overload, invasion, and uncertainty) were employed, and also one digital technology self-efficacy construct and one FinTech usage intention construct, referring to Lee (2021). However, this study only used the control variables for gender, educational background, and period of smartphone use. Meanwhile, the personal monthly income variable was not included in this study to avoid respondents who were not willing to fill out the questionnaire.

This research contributes to the literature and practice. First, this study offers a new perspective on how FinTech can support sustainability and green accounting. Understanding the influence of digital technostress and digital technology self-efficacy on FinTech adoption, FinTech innovators can use the results to develop better FinTech in the future, and consumers will continue to use FinTech. This means that it indirectly supports sustainable development. Second, this study uses generation Z consumer respondents who are the most important market segment in digital companies, so it is hoped that this research will contribute to improving digital marketing. Lastly, to the best of the researcher's knowledge, this is the first study in Indonesia to investigate the impact of digital technostress and digital technology self-efficacy on FinTech intention among Generation Z consumers.

Technostress is stress experienced by Information and Communication Technology (ICT) users who are unable to adapt to and follow new technologies (Ragu-Nathan et al., 2008;

Riedl et al., 2012). Technostress can reduce job productivity (Sethi et al., 2004). This can also happen to FinTech. FinTech brings new conveniences and experiences to customers. However, due to the strain to adapt to new technologies and the risk of technological failure, also creates technostress (Lee, 2021).

According to Ragu-Nathan et al. (2008), the causes of technostress consist of five dimensions, namely: techno-overload, techno-invasion, techno-complexity, techno-insecurity, and techno-uncertainty. In more detail: (1) Techno-overload is related to the existence of ICT, which forces people to work faster and for longer periods; (2) techno-invasion is related to the situation of someone who is always connected even on personal issues; (3) Techno-complexity refers to the complexity of ICT that makes users feel helpless, forcing them to dedicate time to learning and understanding ICT; (4) techno-insecurity is a condition where users feel threatened to lose their job, either because of automation from ICT or to someone else who has a better understanding; (5) Techno-uncertainty is the continuous change and improvement of ICT which unsettles users and creates uncertainty so that they must continue to learn about ICT. This study does not use the techno-insecurity dimension referring to Lee (2021). Based on the literature, technostress can reduce the intention to use FinTech (Lee, 2021). Therefore, based on the theoretical concepts described above, the hypotheses related to technostress on the intention to use FinTech are as follows:

H1: *The complexity of digital technology decreases the intention to use FinTech*

H2: *overload decreases the intention to use FinTech*

H3: *Invasion of digital technology decreases the intention to use FinTech*

H4: *The uncertainty of digital technology decreases the intention to use FinTech*

According to Bandura (1978), self-efficacy is a person's belief in his or her capacity to execute tasks impacted by life events. Self-efficacy is an important factor that determines an individual's intention to use digital devices (S. Kim et al., 2021). The higher the confidence individuals have in their digital skills, the less likely they are to feel anxious about using information technology (Filho & Rabaai, 2016). Research on self-efficacy toward FinTech has been carried out by several researchers. Research by Alalwan et al. (2016) showed that self-efficacy affects the intention to use internet banking. C.C & Prathap (2020) found that self-efficacy significantly affects the use of cellular payment services. Foroughi et al. (2019), Jusuf et al. (2018), Maduku (2016), Rabaa'i & ALMaati (2021) show that self-efficacy is a driver of the sustainability of using m-banking. Based on these theories and literature, the fifth hypothesis is:

H5: *Digital Technology Sell-Efficacy increases the intention to use FinTech*

According to Bandura (1994), self-efficacy can be developed through four main sources, namely: mastery experience; representative experience through social models; social persuasion, and reduced stress. This shows that self-efficacy can reduce stress, which in turn can reduce the impact of technostress on intention to use FinTech. In other words, self-efficacy can reduce the impact of technostress on intention to use FinTech. Some literature suggests that self-efficacy can help reduce the impact of technostress on intention to use FinTech (Lee, 2021). Tarafdar et al. (2014) found that self-efficacy can reduce the negative impact of technostress. In addition, Kim & Lee (2021) and Yener et al., (2021) found that self-efficacy has a moderating effect on technostress. Based on the theory and literature, the sixth to ninth hypotheses are:

H6: *Self-Efficacy in Digital Technology decreases the negative impact of digital technology complexity on the intention to use FinTech*

H7: *Self-Efficacy in Digital Technology decreases the negative impact of overload on the intention to use FinTech*

H8: *Self-Efficacy in Digital Technology decreases the negative impact of digital technology invasion on the intention to use FinTech*

H9: *Self-Efficacy in Digital Technology decreases the negative impact of digital technology uncertainty on the intention to use FinTech*

The four assumptions of digital technostress (complexity, overload, invasion, and uncertainty) that negatively affect the intention to use FinTech, digital technology self-efficacy that plays a role as a determinant of intention to use FinTech, and digital technology self-efficacy that moderates the relationship between digital technostress and intention to use FinTech are all included in this research model (Lee, 2021). Figure 1 shows the conceptual research model.
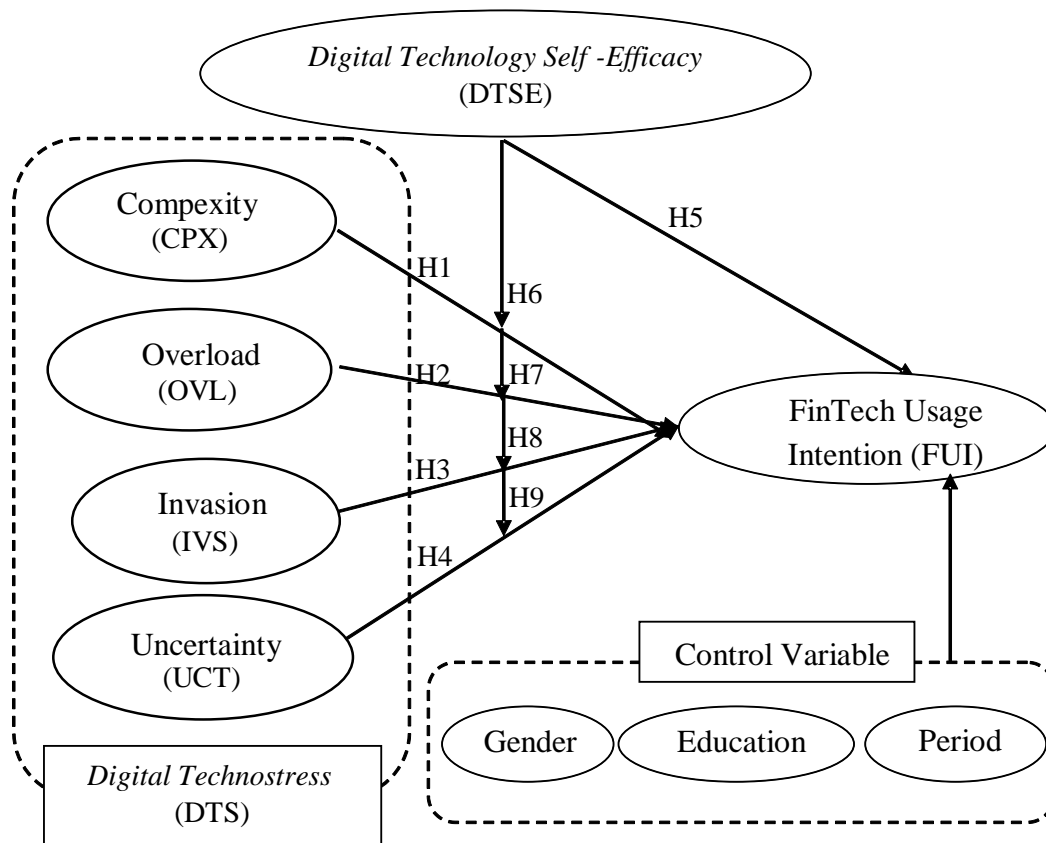
Figure 1.
Research
Model

Source: Lee (2021)

METHOD

Data and Sample

This study uses a quantitative approach to answer research questions. Data were obtained by distributing a questionnaire survey using a Likert scale of 1-5 (1 = strongly disagree and 5 = strongly agree). The criteria for this research sample are consumers of generation Z who were born between 1993 and 2012. Based on the literature, there are differences of opinion

on when generation Z begins and ends. Some say that the beginning the birth of generation Z is born after 2000 (Ozkan & Solmaz, 2015; Weinswig, 2016), 1995 (Bassiouni & Hackley, 2014; Francis & Hoefel, 2018), 1996 (Schwieger & Ladwig, 2018; Sladek & Grabinger, 2016), and 1993 (Turner, 2018). While the opinions of the end of generation Z is in 2020 (Weinswig, 2016), 2005 (Turner, 2015), 2009 (Sladek & Grabinger, 2016), 2010 (Francis & Hoefel, 2018) and 2012 (Schwieger & Ladwig, 2018). This study chose the range from 1993 to 2012 to obtain an increasing number of respondents. The next sample criteria are FinTech users such as OVO, GO-Pay, E-Banking, E-Wallet, Flip, LinkAja, Dana, etc. Before the questionnaire was distributed, a pilot test was conducted to determine the reliability and validity of the research instrument. The results of the pilot test on 71 respondents with the same criteria showed that the research instrument was reliable and valid. After that, the questionnaire was distributed to the real respondents with the appropriate criteria. The minimum sample size of this study was 70 respondents referring to Cohen (1992). With using the Warp-PLS analytic tool, this study uses Structural Equation Modeling (SEM) to examine the data.

Variables and Construct Measurement

This study uses several variables as follows: First, digital technostress is stress caused by the use of Information and Communication Technology (ICT) (Nimrod, 2018; Ragu-Nathan et al., 2008; Tarafdar et al., 2007). Second, self-efficacy is an individual's belief in his ability to organize and implement the type of performance and task specified (Bandura, 1977). Therefore, digital technology self-efficacy (DTSE) is a psychological belief in one's ability to use digital technology effectively (Lee, 2021). Lastly, the intention to use FinTech (FUI) is the consumer's willingness to decide and use FinTech services to the best of their ability (Lee, 2021). The construct of this research is based on Lee (2021) which consists of four sub-dimensions of DTSE namely complexity (CPX) which consists of four measurement items, overload (OVL) which consists of four measurement items, invasion (IVS) which consists of three measurement items. and uncertainty (UCT) which consists of 2 measurement items. Furthermore, DTSE consists of three measurement items, and FUI consists of four measurement items. It is more clearly shown in Table 1.

Construct	Measurement Item
CPX	I don't have adequate knowledge of digital technology to accomplish my job well.
	It took me a long time to figure out how to use and understand new digital technologies.
	I don't have enough time to learn and improve my knowledge of digital technology.
	Understanding and using new digital technology is often too difficult for me.
OVL	With digital technology, I'm getting pressed to do more work than I'm capable of.
	With digital technology, I am forced to know something even on unnecessary information
	With digital technology, I am forced to work faster
	Due to digital technology, I am forced to work with a very tight schedule
IVS	Digital technology seems to be invading my personal life.
	Because of technology, I spend less time with my family.
	I make time sacrifices to stay current with new technology.
UCT	I think that digital technology is constantly evolving.
	I think that software for computers and mobile phones is always changing.
DTSE	I believe I am capable of working with most digital technology.
	Most of the digital technology I use is easy to use.
	I save a lot of time due to digital technologies.
FUI	I like choosing financial services that adapt FinTech
	I'd like to employ fintech as much as possible.
	Traditional payment methods such as credit cards, cash payments, bank transfers, and so on are preferred over traditional payment methods.
	If I have the opportunity, I will promote FinTech services to my friends.

Table 1. Construct and Measurement Item

Source: Lee (2021)

RESULTS AND DISCUSSION

Data

The results of data collection obtained 122 respondents. The number of female respondents consisted of 77% higher than the male respondents 23%. Respondents who are married consist 15.6% smaller than respondents who are not married 84.4%. A total of 62.3% of respondents are a bachelor and 37.7% of respondents have used smartphones for more than nine years. More clearly Table 2 presents the demographic information of the respondents.

Demographic Information		Frequency	Percentage %
Gender	Man	28	23.0
	Woman	94	77.0
Marital status	Married	19	15.6
	Not married	103	84.4
Educational background	Senior High School	27	22.1
	Diploma Degree	7	5.7
	Bachelor	76	62.3
	Masters/upper	12	9.8
Period of using a smartphone	1-3 years	13	10.7
	3-5 years	12	9.8
	5-7 years	18	14.8
	7-9 years	33	27.0
	More than 9 years	46	37.7

Table 2.
Demographic
Information
of
Respondents

Validity and Reliability Test

Before testing the hypothesis, the first step that must be done is to test the validity and reliability. First, the validity test consists of a convergent validity test and a discriminant validity test. The convergent validity test can be seen from the factor loading value. Table 3 shows that all factor loading values (bold letters) have values greater than 0.70 so that they meet the validity requirements (Hair et al., 2017). The convergent validity test can also be seen from the Average Variance Extracted (AVE) value in Table 4 which shows that all constructs have an AVE value greater than 0.5, thus fulfilling the convergent validity requirements (Hair et al., 2017). Furthermore, discriminant validity can be seen from the AVE value in the diagonal column (bold letters) which is higher than the correlation between constructs in the same column (Hair et al., 2017). Based on Table 4, shows that all AVE values are greater than other numbers in the column, so they meet the validity requirements.

While the reliability test can be seen from the value of *Composite Reliability* (CR) and *Cronbach's Alpha* (CA). It is said to meet the reliability requirements if the CR and CA values are greater than 0.70 (Hair et al., 2017). Based on Table 4 shows that all CR and CA values are greater than 0.70 so that they meet the reliability requirements. Control variable data consisting of demographic variables were not included in the validity and reliability test because demographic variables were dummy variables, while Composite Reliability (CR) and Average Variance Extracted (AVE) were equal to one (Varasteh et al., 2015).

Measurement Items	CPX	OVL	IVS	UCT	DTSE	FUI
CPX1	**0.744**	-0.055	0.064	-0.093	0.126	0.060
CPX2	**0.824**	-0.037	0.104	0.041	0.040	0.058
CPX3	**0.787**	-0.076	-0.102	0.011	-0.043	-0.159
CPX4	**0.805**	0.163	-0.066	0.033	-0.116	0.040
OVL1	0.144	**0.712**	-0.324	0.003	-0.101	-0.061
OVL2	0.004	**0.849**	-0.005	0.152	-0.339	-0.059
OVL3	-0.202	**0.766**	-0.069	-0.002	0.277	0.021
OVL4	0.057	**0.857**	0.336	-0.151	0.173	0.090
IVS1	0.034	0.097	**0.725**	0.069	-0.227	0.131
IVS2	-0.065	-0.119	**0.899**	0.062	-0.045	0.023
IVS3	0.040	0.043	**0.857**	-0.123	0.239	-0.135
UCT1	-0.050	0.034	-0.082	**0.923**	0.012	0.020
UCT2	0.050	-0.034	0.082	**0.923**	-0.012	-0.020
DTSE1	-0.048	-0.012	0.403	-0.071	**0.780**	0.111
DTSE2	0.037	-0.150	0.012	0.162	**0.910**	-0.098
DTSE3	0.005	0.182	-0.406	-0.115	**0.801**	0.003
FUI1	0.054	-0.233	0.379	-0.138	0.302	**0.883**
FUI2	-0.071	0.188	-0.241	0.014	-0.130	**0.797**
FUI3	-0.075	0.158	-0.001	-0.011	-0.095	**0.888**
FUI4	0.091	-0.101	-0.169	0.144	-0.093	**0.835**

Table 3. Combined Loadings and Cross Loadings

Construct	CA	CR	AVE	CPX	OVL	IVS	UCT	DTSE	FUI
CPX	0.800	0.870	0.625	**0.791**					
OVL	0.808	0.875	0.637	0.274	**0.798**				
IVS	0.770	0.868	0.689	0.207	0.606	**0.830**			
UCT	0.826	0.920	0.852	0.023	0.479	0.434	**0.923**		
DTSE	0.775	0.871	0.692	-0.297	0.07	0.064	0.512	**0.832**	
FUI	0.873	0.913	0.725	-0.066	0.069	0.082	0.231	0.538	**0.852**

Table 4.
Convergence & Discriminant Validity

CPX: complexity; OVL: overload; IVS: invasion; UCT: uncertainty; DTSE: *digital technology self-efficacy;* FUI: intention to use FinTech; CA: *Cronbach's Alpha;* CR: *Composite Reliability;* AVE: *Average Variance Extracted.*

Hypothesis Test

After testing the validity and reliability tests meet the requirements, then test the hypothesis using structural model testing. The results of hypothesis testing can be seen in Table 5 which shows that the value of R^2 is 0.46, meaning that the independent variables jointly affect the dependent variable by 46%, while the rest is explained by other variables outside the construct.

Variable		FUI		
		Path Coefficient (β)	*P* Value	Conclusion
Independent variable	CPX	-0.208	0.009***	Yes
	OVL	-0.201	0.011**	Yes
	IVS	-0.069	0.220	No
	UCT	0.104	0.121	No
Moderating Variables	DTSE	0.625	<0.001***	Yes
Interaction	DTSE*CPX	0.099	0.133	No
	DTSE*OVL	0.128	0.073*	Yes
	DTSE*IVS	-0.169	0.027**	Yes
	DTSE*UCT	0.013	0.444	No
Control variable	GEN	-0.045	0.309	No
	EB	0.226	0.005***	Yes
	SUP	0.158	0.036**	Yes
N	122			
R²	0.46			

Table 5.
Hypothesis Test Results

CPX: complexity; OVL: overload; IVS: invasion; UCT: uncertainty; DTSE: *digital technology self-efficacy;* FUI: intention to use FinTech; GEN: gender; EB: educational background; SUP: smartphone usage period; N: a total of respondents.
*** $p < 0.01$
** $p < 0.05$
* $p < 0.1$

Table 5 shows that the independent technostress variables, namely CPX and OVL on FUI are statistically significant negative (β = -0.208, p < 0.01; = -0.201, p < 0.05), thus supporting H1 and H2, while for IVS and UCT on FUI are not statistically significant (β = -0.069, p > 0.05; = 0.104, p > 0.05). Furthermore, the relationship between digital technology self-efficacy (DTSE) and FUI is statistically significant positive (β = 0.625, p < 0.01), thus supporting H5. In addition, the DTSE variable only moderated the relationship between OVL and IVS to FUI (β = 0.128, p < 0.1; = -0.169, p < 0.05), while the effect of CPX and UCT on FUI are not statistically significant (β = 0.099, p > 0.05; = 0.013, p > 0.05). Lastly, only the control variables EB and SUP were statistically influential on FUI (β = 0.226, p < 0.01; = 0.158, p < 0.05), while GEN has no effect on FUI.

Discussion

Based on the results of the study, the researchers found that only 2 sub-dimensions of technostress, namely complexity and overload, can reduce the intention to use FinTech, while invasion and uncertainty do not affect the intention to use FinTech in Generation Z consumers in Indonesia. This means that FinTech which causes stress because it provides complexity and overload can make the intention to use FinTech in Generation Z consumers in Indonesia decrease. This is in line with the research of Lee (2021) and Zhang et al. (2015) which shows that the complexity and overload impact of technology causes stress which in turn makes the intention to use technology decrease. The findings of this study also demonstrate that digital technology self-efficacy (DTSE) can enhance Generation Z customers' desire to use FinTech in Indonesia. This indicates that consumers who are confident in their ability to use digital technology effectively will be more likely to use FinTech. This finding is consistent with previous research by Alalwan et al., (2016), C.C & Prathap (2020), Foroughi et al. (2019), Jusuf et al. (2018), Maduku (2016), Rabaa'i & ALMaati (2021), Shiau et al. (2020) dan Susanto et al. (2016) which shows that self-efficacy is an important factor driving the intention to use FinTech.
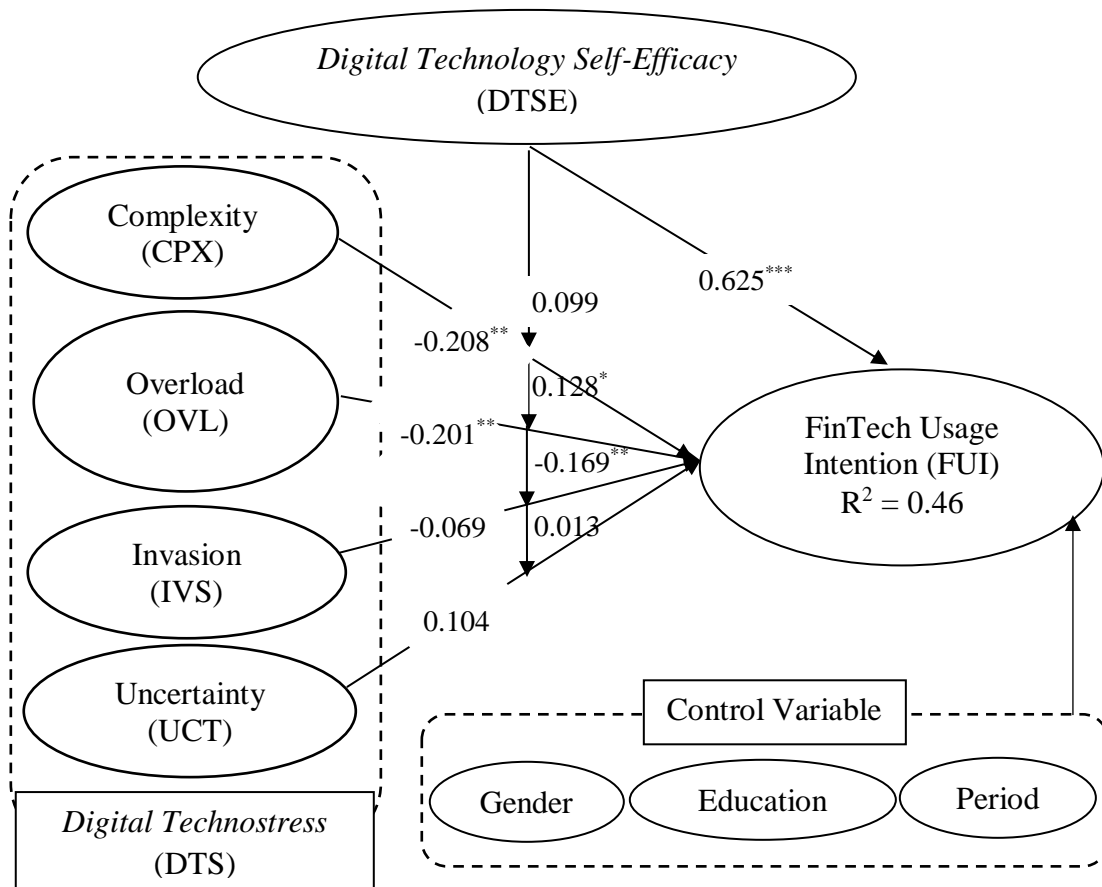
Figure 2. Research Model Results

***P < 0.01, **P < 0.05, *P < 0.1

Source: Results from Warp PLS

Furthermore, the results of this study found that DTSE can reduce the impact of technostress, namely invasion on the intention to use FinTech, in line with Lee (2021). However, this study found that DTSE can add to the impact of technostress, namely overload, on the intention to use FinTech. In addition, this study did not find a moderating relationship between DTSE on complexity and uncertainty on the intention to use FinTech. Lastly, this study found that the control variables of educational background and period of smartphone use significantly influence the intention to use FinTech, while gender does not affect the intention to use FinTech.

CONCLUSIONS

The impact of digital technostress and digital technology self-efficacy on the intention to use FinTech in Indonesian Generation Z consumers is investigated in this study. The results of this study indicate that the complexity and overload that causes stress for technology users (in this case FinTech) further reduce the intention to use FinTech in Generation Z consumers in Indonesia. In addition, consumers who have confidence that they can use digital technology well (self-efficacy) will further increase their intention to use FinTech and can reduce the impact of technostress on intentions to use FinTech. Lastly, educational background and period of smartphone use also influence the intention to use FinTech.

The results of the research are expected to be input for innovators and policymakers to make FinTech applications easier to use and simpler so as not to cause complexity and redundant

work so that consumers will continue to use FinTech to support sustainable development. In addition, in providing FinTech services, consumers should be given instructions and knowledge beforehand so that they feel confident in using FinTech applications and in the end, can increase their intention to use FinTech. In addition, this study uses generation Z consumer respondents who are the largest market segment in digital companies, so it is hoped that this research can provide knowledge on how to develop better technology and ultimately improve digital marketing.

This study has several limitations, first, this research cannot prove that all independent variables affect the dependent variable. This may be due to the small number of samples used in this study, only 122 respondents when compared to similar studies, even though the criteria for respondents are quite easy and many are included in the criteria. This may be due to the shorter sampling time. Therefore, further research can add more respondents so that the research results are also more accurate and the respondents are diverse. Second, this research is limited to Generation Z consumers, so it cannot describe the entire consumer of FinTech users. Therefore, future research can use consumers of all generations. Lastly, future research can add other constructs such as habit, customer satisfaction and sustainability in the study to find out more drivers and barriers to FinTech usage intentions.

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