

## BEHAVIORAL INTENTION TO ADOPT FINTECH: STUDY OF MILLENNIALS' AND GEN-ZS' READINESS IN INDONESIA

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### Abstract

As the financial technology (fintech) landscape develops rapidly, it is important to understand the factors that influence the adoption behavior of the Millennial and Gen-Z generation in Indonesia. This study uses a quantitative method approach to investigate the readiness of this demographic group to accept fintech solutions and identify the key determinants that shape their behavioral intentions. A structured questionnaire was administered to a representative sample of the Millennial and Gen-Z generations in Jakarta, Indonesia, to gather insights into their awareness, perceptions and attitudes towards fintech. This study draws on existing theories such as the Unified Theory of Acceptance and Use of Technology (UTAUT) to develop a theoretical framework for analyzing the factors that influence fintech adoption. This research examines variables such as performance expectations, effort expectations, social influences, and facilitating conditions to understand their impact on the behavioral intentions of Millennials' and Gen-Zs'. The findings of this research show that the use of technology is able to contribute to achieving performance in financial transactions, apart from that the influence of the social environment is also proven to be able to increase behavior in using fintech technology. This research only tests the four core determinants of UTAUT and the data obtained is not able to represent fintech adoption behavior as a whole in Indonesia.

Keywords: Behavioral Intention, Fintech, Millennials, Gen-Z, UTAUT

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### 1. Introduction

In the era of digitalization, many young people are given convenience by adopting fintech in Indonesia. Quoted from [databoks.katadata.co.id](https://databoks.katadata.co.id), in the second quarter of 2023 fintech users will be dominated by groups with middle incomes. According to the Indonesian Fintech Association (Aftech), the number of fintech users from the middle class indicates that fintech is an alternative financial service for unbanked and underbanked people. If we look at their age, the majority or 70.8% of fintech user respondents come from the 26-35 year age group. Then users in the 36-50 year age range are 23.1%, and the 18-25 year age group is only 6.1% (Muhammad, 2023).

Generation Z, born between the mid-1990s and early 2010s, grew up in the digital era. In terms of accessing information and technology, they have their own characteristics. Generation Z is known to be technologically adept, adept at adopting digital innovations, and more likely to use mobile devices and online platforms for a variety of tasks, including financial transactions. The application of Fintech in accounting has been researched in depth for a long time, unfortunately, this is limited to implementation and risks that are unilateral and deep-rooted (Wang, 2021).

Technology and financial institutions have increased their investment in FinTech innovation. Mobile payment services, also known as mobile wallets or mobile money, are payment services that are directly connected to financial institutions and FinTech

payment services (Kang, 2018). Mobile payments are defined as electronic payment instruments that use mobile devices to transfer funds between the payer and the payee (Karthikeyan, 2012).

Fintech is a nascent digital transformation in the financial services industry. Fintech is leading this disruption and introducing new concepts in financial services; this increases global awareness in the industry. Additionally, this encourages consumers to seek services that are characterized by simplicity, ease of use, real-time, and availability (Arner, Barberis, & Buckley, 2016). On report, the latest by Mobidev (2022) states that FinTech companies worldwide generated 32.4 billion USD in the first quarter of 2022, with 1.31 billion active users. However, currently there are 12,211 FinTech startups provide various worldwide financial services; of these, 2,849 are in Asian countries (Finances Online, 2022).

At first the presence of fintech felt strange to use, but the fintech strategy to make its products known and used by the public was successful. Fintech provides massive discounts, cashback or earning points equivalent to the value of money. Of course, this is able to attract many parties, not only mothers but also teenagers and their classmates. Fintech also collaborates with Lots parties, the most influential of which are collaborations with e-commerce. After the pandemic hit, more and more people made transactions online via e-commerce platforms. With the promos provided by fintech, then will be even more interesting Lots party to download and register himself to use the fintech application.

This section describes the background to the issue or problem as well as the urgency and rationalization of the research. This section also describes the purpose and contribution of research and the organization of article writing (if deemed necessary).

## **2. Theoretical Background**

### **2.1 Unified Theory of Acceptance and Use of Technology (UTAUT)**

Venkatesh et al. (2003) in Abrahao et al. (2016) formulated and validated Unified Theory of Acceptance and Use of Technology (UTAUT) from integration of elements of eight related leading models with topic after it is done comparison empirical among both of them. UTAUT is formulated with 4 core determinants of intention and use (intention and usage), namely performance expectancy, effort expectancy, social influence, & facilitating conditions. Where is the fourth This core determinant is direct determinant of intention behave and ultimately behavior, and that this construction in turn moderated by gender, age, experience, and volunteerism use (Venkatesh et al., 2003) in (Williams et al., 2015).

UTAUT's research is primarily exploratory adoption and use technology in task-oriented situations such as adoption technology to improve productivity and work efficiency, compared nature situation voluntary and more time oriented free (as exception, see Magsamen-Conrad et al. 2020; Venkatesh, Thong, and Xu 2012) in (Joa and Conrad, 2021)

### **2.2 Fintech Services**

Fintech services are a form of technological progress in the financial sector. Takeda and Ito (2021) a clear definition of FinTech is very important for understanding the nature of FinTech and the innovation it produces. Starting at in 2015, where paper academic about FinTech start emerging, there is no clear definition yet about FinTech. FinTech companies use technology advanced like intelligence artificial intelligence, big data

analysis, and blockchain to provide customers with innovative and convenient financial solutions (Awotunde et al., 2021). FinTech services have revolutionize industry finance traditional with offer solution innovative and comfortable manage finance, speed and efficiency, perform transactions, and access credits (Romānova and Kudinska, 2016). In matter this, research previously recommend impact significant FinTech services towards intentions and attitudes behavior consumers (Chuang et al., 2016; Lim et al., 2019; Khan et al., 2022; Shahzad et al., 2022).

According to Singh et al. (2021), in discussion regarding FinTech said that with increasing amount data breaches and attacks cyber, system security offered by FinTech companies have become factor important in determine intention consumer for use service finance This on individual and organizational levels. FinTech companies use steps security level carry on for protect data and funds customers, who have increase trust consumers and intent behavior for use service finance this (Nayak et al., 2021). With So, practice company finance like That in a way significant influence intention consumer for use FinTech services (Shahzad et al., 2022). Vives (2017) discusses that FinTech companies often offer cost more service low compared to company finance traditional, so make it interesting choice for people who want to save Money; matter This encourage individuals to switch from service finance traditional to FinTech services (Dapp et al., 2015). Lim et al. (2019) and Khan et al. (2022) shows that speed and efficiency Also is factor important influences intention consumer for use FinTech services. In short, FinTech services are increasingly popular with rapidly, and its impact to intention behavior customer for use service can analyzed through UTAUT model lens (John et al., 2020; Regina et al., 2021). The UTAUT model is framework assigned work in a way wide for predict the individual's intention to adopt and use technology (Macdonald et al., 2019).

### 2.3 Performance Expectations

Performance expectancy is the scope of certainty where individuals believe that the use of certain technologies can support them to maximize task performance potential (Venkatesh et al., 2003; Rahi et al., 2019). According to Azhar et al. (2023) performance expectancies measure how much individuals perceive that the use of advanced technology will help them gain benefits from task performance. In other words, users or utilization technology This measured his abilities in help achievement improvement performance work. In study This PE shows that use Fintech services improve performance and productivity in do transaction financial and very useful in life public daily. According to Ghalandari (2012), Bajunaied et al. (2023) exists significant influence performance expectations on intention behavior user.

*H1: Performance expectancy has a significant and positive effect on consumer behavioral intentions towards FinTech services.*

### 2.4 Effort Expectancy

According to Chang (2012), effort expectations define user perceptions based on the ease of use of a system or technology. Previously, several researchers examined the direct relationship between effort expectations and consumers' behavioral intentions to use FinTech. Effort expectancy Also can mean to what extent a person is looking that other people important in use system new for himself (Venkantesh et al., 2003). Senyo and Osabutey (2020) developed framework work and investigated the correlation between effort expectations and behavioral intention to adopt FinTech services, and they

confirmed the existence of a positive and strong correlation. Bajunaied et al. (2023) exists significant influence effort expectancy on intention behavior user.

H2: Effort Expectancy has a significant and positive impact on consumer behavioral intentions towards FinTech services.

### 2.5 Social Influence

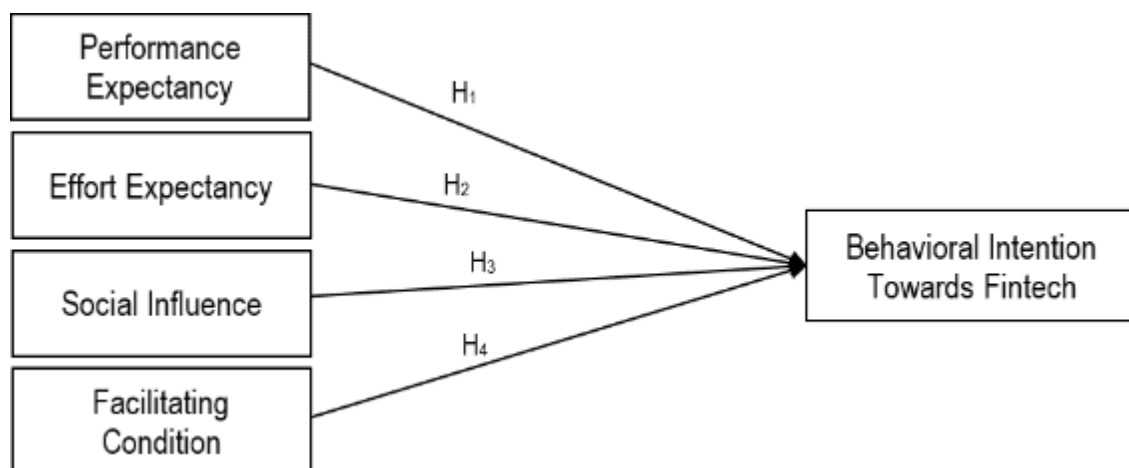
Influence social define the extent to which users place greater importance on others (family, friends, leaders, etc.) and confidence in using new systems and/or technologies (Venkatesh et al., 2003). Social influence can be assumed to be an important factor of UTAUT, which supports the prediction of user behavior that may reflect compliance, identification, and internalization (Zhou and Li, 2014). Bajunaied et al. (2023) no there is significant influence social influence on intention behavior user.

H3: *Social Influence has a significant and positive effect on consumer behavioral intentions towards FinTech services.*

### 2.6 Facilitating Conditions

Facilitating conditions are defined as “the degree to which a person believes that the organizational and technical infrastructure exists to support the use of the system” (Venkatesh et al., 2003). Recently, Kurniasari et al. (2022) confirmed exists positive impact of facilitation condition to use FinTech services in Indonesia. Bajunaied et al. (2023) exists significant influence facilitating conditions on intention behavior user.

H4: *Facilitating conditions have an impact significant and positive towards intention behavior consumer towards FinTech services.*



**Figure 1.** Research Framework

## 3. Methods

Data collection techniques were carried out with method spread online questionnaire, to make things easier data acquisition and delivery convenience for respondents. This questionnaire adopts previous research whose measurement uses the UTAUT construct (The Unified Theory of Acceptance and Use of Technology), namely performance expectations, effort expectations, social influence, facilitating conditions, and behavioral intention to use (Bajunaied et al., 2023; Venkatesh et al. al., 2003). All measurement items were measured using a "five-point Likert scale (1 = strongly disagree and 5 = strongly agree)" (Alkhwaldi et al., 2022).

Samples used is generation millennials and generation Z who use fintech services in Indonesia. Where this generation is grouping the majority use fintech. The goal is to see behavior in categories certain ages towards application of fintech in Indonesia. This questionnaire is divided into 2 parts that is table demographics and sections presentation of measurement items construction of this research.

**Table 1.** Final Respondent Profile

Information		N	Percentage
Gender	Man	47	34.31
	Woman	90	65.69
Age	18-26 Years	45	32.85
	27-35 Years	81	59.12
	36-42 Years	11	8.03
Work	Student	12	8.76
	Employee Private	98	71.53
	Self-employed	6	4.38
	Government employees	10	7.30
	Other	11	8.03
Education	SMA/SMK	9	6.57
	Diploma 3 (D3)	8	5.84
	Strata 1 (S1)	107	78.10
	Strata 2 (S2)	12	8.76
	Other	1	0.73
When did you adopt FinTech services?	Adopt early	109	79.56
	Adopting late	28	20.44
What FinTech services do you use?	Mobile Payments	132	96.35
	Mobile Money Transfer	2	1.46
	P2P Loans	1	0.73
	Fundraising	2	1.46
How Often Do You Use FinTech Services?	Daily	107	78.10
	Once a Week	23	16.79
	Once a Month	6	4.38
	Once in 3 Months	0	0.00
	Once in 6 Months	0	0.00
	Once every 1 year	1	0.73
	Once every 2 years	0	0.00

Table 1 shows the number of respondents in this study was 137 people. This table shows that the number of respondents more women compared to men, that is amounting to 65.69 percent. Belonging to the millennial and Gen-Z age categories, there are still FinTech users dominated by people aged 27 to 35 years. Work respondents most of them are employee private. Educational background most of the respondents were undergraduates.

Based on adoption FinTech services, can be seen that 79.56 percent adopted fintech early and only 20.44 percent from population late adopter sample. Table 2 shows the types of FinTech services that are most frequently used namely mobile payments with percentage amounting to 96.35 percent and followed by mobile money transfers as well as fundraising that each shows yield 1.46 percent. Majority use Fintech services are also

carried out on a daily basis Were shown with results the percentage is 78.10 percent, however Still There is the results show only use FinTech services once a year, namely 0.73 percent.

#### 4. Results and Discussion

Testing done with using SPSS 26. Several tests were carried out such as Reliability Test, Validity Test, Normality Test, Multicollinearity Test, Heteroscedasticity Test, T Test, F Test and Coefficient Test Determination (Adjusted R2). In Table 2, it shows that Sig value  $0.093 > 0.05$ , which means the data is normally distributed.

**Table 2.** Normality Test

<b>One-Sample Kolmogorov-Smirnov Test</b>	
Unstandardized Residuals	
Asymp. Sig. (2-tailed)	,093 <sup>c</sup>
Exact Sig. (2-tailed)	0.484
Point Probability	0,000

Table 3 shows the results of the multicollinearity test with the tolerance value for each variable showing  $>0.1$  and the VIF value for each variable  $<10$ , so it can be concluded that there is no multicollinearity in this research data.

**Table 3.** Multicollinearity Test

<b>Coefficients<sup>a</sup></b>								
Model		Standardized Coefficients		t	Sig.	Collinearity Statistics		
		Beta				Tolerance	VIF	
1	(Constant)	5,355	1,431	3,741	0,000			
	Performance_Expectancy	0.362	0.124	0.262	2,924	0.004	0.390	2,562
	Effort_Expectancy	0.113	0.128	0.082	0.883	0.379	0.367	2,728
	Social_Influence	0.511	0.117	0.368	4,385	0,000	0.445	2,245
	Facilitating_Condition	0.149	0.082	0.156	1,814	0.072	0.425	2,351

**Table 4.** F Test

<b>ANOVA<sup>a</sup></b>						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1094.163	4	273,541	46,450	,000 <sup>b</sup>
	Residual	783,225	133	5,889		
	Total	1877,387	137			

**a. Dependent Variable: Behavioral\_Intention**

**b. Predictors: (Constant), Facilitating\_Condition, Social\_Influence, Performance\_Expectancy, Effort\_Expectancy**

In Table 4, it shows that sig value  $< 0.05$  means every variable independent in a way together the same influential to significance variable Y is 46.45 percent

**Table 5.** T Test

		Coefficients <sup>a</sup>				
Model				t	Sig.	
		Standardized Coefficients				
		Beta				
1	(Constant)	5,355	1,431	3,741	0,000	
	Performance Expectancy	0.362	0.124	0.262	2,924	0.004
	Effort Expectancy	0.113	0.128	0.082	0.883	0.379
	Social Influence	0.511	0.117	0.368	4,385	0,000
	Facilitating Condition	0.149	0.082	0.156	1,814	0.072

**a. Dependent Variable: Behavioral Intention**

Table 5 shows T test results where value of each variable independent can concluded that the Performance Expectancy variable with t value 2.924 with mark significance of  $0.004 < 0.05$  explains that there is influence positive to Behavioral Intention of adoption FinTech. This means that hypothesis 1 is accepted. Where the use of technology can help improve the performance of financial transactions using fintech (Ghalandari, 2012). Likewise variables independent Social Influence with t value 4.385 and sig  $0.000 < 0.05$  which means own positive influence on Behavioral Intention. Influence from the environment can make somebody for follow apply or use service Fintec h. It means hypothesis 3 is accepted. Whereas For variable Effort Expectancy with t value 0.883 and sig  $0.379 > 0.05$  and Facilitating Condition which has t value 1.814 with sig  $0.072 > 0.05$  means No own influence to Behavioral Intention.

**Table 6.** Coefficient Determination Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,763 <sup>a</sup>	0.583	0.570	2,427

**a. Predictors: (Constant), Facilitating Condition, Social Influence, Performance Expectancy, Effort Expectancy**

Based on table 6 for testing Coefficient Determination, shows that mark Adjusted R-Square of 0.570. That matter indicated that variable dependent Behavioral Intention (Y) which can be explained by variables independent Performance Expectancy (X1), Effort Expectancy (X2), Social Influence (X3), and Facilitating Condition (X4) are 57 percent and the remaining 43 percent is explained by other variables outside this research.

## 5. Conclusion

This research highlights adoption of fintech among generation Millennials and Gen-Z in Indonesia, so give outlook valuable about readiness and influencing factors demographics the. Our findings are revealing promising trend to fintech adoption, with increasing awareness and interest between the two groups. Deep understanding about difference between generation Millennials and Gen-Z are very important in designing a fintech adoption strategy. Although second demographics the show openness to progress technology, variety in digital literacy, level trust, and influence social highlighting necessity customized approach.

This Study in a way theoretical and empirical support extended UTAUT model capabilities for become framework appropriate theory for understand intention user to FinTech services in Indonesia, especially Jakarta. These findings emphasize that

consumers intend to use FinTech services in Indonesia. Therefore, in this study a positive and significant direct relationship was found between most of the suggested constructs.

The implications of this research extend to academia and industry. For academics, this research contributes to the growing body of literature regarding fintech adoption, particularly focusing on the characteristics of the Millennial and Gen-Z generations in Indonesia. Industry practitioners can benefit from these findings by developing targeted marketing and education campaigns, fostering trust, and addressing specific concerns that may differ between the two demographics. As Indonesia cements its status as a center for financial technology innovation, it is important to understand the motivations of the tech-savvy younger generation. Future research could shed further light on the complex fintech landscape, taking into account technological advances, changing regulatory frameworks, and ever-changing consumer preferences. By delving deeper into these factors, this research provides a foundation for a more comprehensive understanding of fintech adoption in Indonesia and beyond.

However, this research has a number of limitations. First, the habits of certain age groups cannot yet reflect overall readiness for Fintech adoption behavior. Second, the sample only includes millennials and Gen-Z residents of Jakarta. In the future, researchers should think about including other factors, such as the size of transactions they make using FinTech technology and expanding the distribution of questionnaires to obtain more comprehensive data. This matter Possible provide more data useful from corner different view.

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