

ABSTRACT

Fintech in Indonesia is currently experiencing an increase in usage due to technological advancements. The newest users of fintech in Indonesia are Generation Z, a generation that has been exposed to technological developments from an early age. Some variables that can influence Generation Z in using fintech services are social influence and technostress. Several variables identified to affect technostress include stress levels, high technology usage, digital literacy, and expectations. However, there is still a lack of research on the impact of technostress on the adoption of fintech services, prompting the author to investigate this influence. Additionally, the author aims to determine the extent of the impact of the social influence variable on the acceptance of fintech services. The population of Generation Z in Indonesia for this study is approximately 68,662,815 people. The research method employed in this study is quantitative. To determine the sample size, the author used simple random sampling with the Slovin technique, resulting in a sample size of 400 individuals. The author utilizes the UTAUT model as the analytical framework to assess the impact of technostress and social influence on the acceptance of fintech services among Generation Z in Indonesia. Based on the utilized UTAUT model and the considered variables, this study consists of 18 hypotheses. Among these hypotheses, several findings include there is no significant impact from facilitating conditions and performance expectancy on behavioral intention; similarly, the relationship between facilitating conditions and behavioral intention, influenced by age and experience, does not exhibit any impact. However, these values should be monitored for future changes, as they can occur at any time. Hypotheses H2, H4, H6, H7, H8, H9, H12, H17, and H18 have a significant positive impact, while H5, H10, H11, H13, and H15 have a significant negative impact.

Keywords—*fintech, social influence, technostress, generation-z, acceptance of fintech services*