

ABSTRACT

Financial Technology (FinTech) has become a major innovation that influences people's financial behavior, changing the way payments become easier. In Indonesia, the development of FinTech has increased, especially in Bandung, which is included in the top three market share of FinTech players. In Bandung, the majority of the population is Muslim, and more than half of them are Millennials and Gen Z. However, on the other hand, the use of conventional banks among the community is greater when compared to digital banks. Therefore, research is needed regarding the intention to adopt FinTech, especially in the sharia banking sector.

This study aims to study the factors that influence the Millennials and Gen Z in Bandung in adopting FinTech services in the sharia banking sector. These factors include attitudes, subjective norms, awareness, knowledge, trust, and facilitating conditions.

The data used in this study were collected through a questionnaire surveyed on 400 sharia banking customers, limited to the Millennials and Gen Z in Bandung. Data analysis carried out in this study used Partial Least Square Structural Equation Modeling (PLS-SEM). The findings of this study revealed that attitude, subjective norm, awareness, knowledge, and trust significantly influence consumers' intention to adopt FinTech services. This study also identified that facilitating conditions, as a moderating factor, have a significant impact on attitudes and awareness related to consumers' intention to adopt FinTech services. However, facilitating conditions do not moderate the influence of subjective norm, knowledge, or trust on the intention to adopt FinTech services.

Fundamentally, this study investigates the factors that influence sharia bank consumers' intention to adopt FinTech services. The findings provide valuable insights for FinTech and sharia banking companies, as well as policymakers, in designing marketing strategies and product development that better suit the needs and preferences of Millennials and Gen Z.

Keywords: *Financial Technology (FinTech), FinTech Adoption, Facilitating Conditions, Sharia Banking*