

ABSTRACT

In the era of rapid technological development, the adoption of financial technology (Fintech) by Generation Z (Gen Z) has become crucial, yet it is often accompanied by the phenomenon of technostress. This study aims to analyze the factors influencing the adoption of SeaBank's digital banking services by Gen Z in West Java by testing an integrated model of the Technology Acceptance Model (TAM), the Theory of Planned Behavior (TPB), and technostress-triggering antecedents (Accessibility, Customer Support, and Security). This study applies a quantitative approach, collecting questionnaire data from 396 respondents which were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS and the 'sempr' package in R Programming, with the results showing that 11 out of 15 proposed hypotheses were accepted. The analysis reveals that Behavioral Intention is predominantly not influenced by Attitude Toward Fintech ($\beta = 0.048$; $T = 0.792$), but rather by Perceived Behavioral Control as the strongest predictor ($\beta = 0.421$; $T = 5.265$) and Subjective Norm ($\beta = 0.328$; $T = 4.694$). Among the technostress-triggering factors, Security proved to be the most dominant antecedent, significantly influencing the three main psychological constructs: Attitude Toward Fintech ($\beta = 0.238$), Subjective Norm ($\beta = 0.250$), and Perceived Behavioral Control ($\beta = 0.373$). Overall, the model is able to explain 38.6% of the variance in Behavioral Intention. The study concludes that adoption by Gen Z is more pragmatic (a sense of capability) and social than affective (a sense of liking). The implication is that Security is not just a technical feature but a strategic foundation for alleviating technostress by building users' sense of control and trust, which ultimately are the most essential drivers of adoption.

Keywords— Fintech, Technostress, TAM, TPB, Gen Z, SeaBank, SEM-PLS, Accessibility, Security, Customer Support