

ABSTRACT

The rapid advancement of digital technology has transformed individual financial management patterns, especially among Generation Z, who are known to be highly adaptive to fintech services. Bibit, as one of Indonesia's leading mutual fund investment apps, has shown substantial user growth but still faces challenges related to easy of access, customer support quality, and system security, which can trigger technostress and affect users' intention to invest. This study aims to analyze how external technostress factors, namely Easy of Access, Customer Support, and Security, influence Bibit adoption by integrating the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB). A quantitative method was employed by distributing questionnaires to 395 active university students in Central Java and the Special Region of Yogyakarta. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the help of R Programming and SmartPLS. The results indicate that most hypotheses are supported with significant relationships, such as the influence of Customer Support and Security on Attitude Toward Fintech, Subjective Norm, and Perceived Behavioral Control. However, some effects were found to be insignificant, such as the relationship between Perceived Usefulness and Attitude Toward Fintech. These findings underline the need for Bibit to enhance application features, strengthen responsive customer support, and ensure robust data security to build trust and encourage continued investment intentions among young users. The results are expected to serve as practical guidance for Bibit's developers and policymakers to formulate strategic innovations and policies to promote digital financial literacy and inclusion in Indonesia.

Keywords— *Fintech, Bibit, Technostress, Easy of Access, Customer Support, Security, TAM, TPB, R Programming, SmartPLS.*