



**THE INFLUENCE OF PERCEIVED BENEFITS, BUSINESS EXPECTATIONS,  
SOCIAL INFLUENCE, FACILITATING CONDITIONS, AND TRUST ON  
FINTECH USAGE INTENTIONS AMONG COLLEGE STUDENTS IN  
BATAM**

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**Abstract**

This study aims to explore the impact of perceived benefits, expected ease of use, social influence, supportive conditions, and trust on the intention to use financial technology (fintech) among college students in Batam City. The method used was a quantitative approach by distributing questionnaires to 273 active college students. The data analysis process was carried out using the Partial Least Squares Structural Equation Modeling (PLS-SEM) technique. The findings of the study indicate that perceived benefits, expected ease of use, and social influence significantly positively influence the intention to use fintech. On the other hand, supportive conditions did not show a significant effect. The R-square value of 0.966 indicates that this research model is highly reliable in explaining the factors contributing to fintech adoption. These results provide practical implications for fintech developers and educational institutions in designing strategies to increase fintech adoption among college students.

**Keywords:** Fintech, Perceived Benefits, Expectation of Convenience, Social Influence, Facilitating Conditions, Student Usage Intention



## INTRODUCTION

During the Industrial Revolution 4.0, advances in information and communication technology have created significant changes in various areas of life, including the financial sector. One of the most significant breakthroughs in this area is the emergence of financial technology, better known as fintech. Fintech is a combination of financial services and digital technology that aims to improve efficiency, access, and convenience for users in conducting financial transactions. The most common fintech services include electronic payments, online loans, digital-based investment services, and applications for personal financial management (Putri et al., 2022).

This phenomenon of financial digitalization is not only occurring globally but is also growing rapidly in Indonesia. People now have increasingly easy access to various financial services simply through digital devices such as smartphones. This has also changed the way people, especially the younger generation, manage their finances. Students, as part of the digital native generation, are one of the fastest adopters of fintech technology. Their habit of using digital devices in their daily activities makes them more open to technology-based financial innovations (Sari et al., 2021).

To understand how and why people are willing to use new technology, researchers often use the Unified Theory of Acceptance and Use of Technology (UTAUT) theoretical framework developed by Venkatesh et al. (2003). This model explains that a person's intention to use technology is influenced by several main factors, namely perceived usefulness, effort expectancy, social influence, and facilitating conditions.

One of the main influencing factors is perceived usefulness, which refers to the extent to which a person believes that using technology will help them become more efficient and effective in carrying out an activity. In the context of fintech, this includes ease of transactions, speed of service, and ease of access to various financial services. A study by Ananda et al. (2023) showed that the higher the perceived usefulness, the greater the individual's intention to use fintech services. Furthermore, business expectations, which relate to the level of ease of use of an application or system, were also shown to have a significant influence. Damayanti et al. (2023) stated that if users perceive fintech as easy to use, they are more likely to adopt it in their daily lives. Furthermore, social factors such as support and influence from friends, family, and important figures also contribute to fintech adoption. The findings of Triani et al. (2022) confirmed that social influence plays a significant role in shaping a person's attitudes and intentions in using digital financial services. Meanwhile, the availability of supporting infrastructure such as an internet network, technological devices, and adequate technical support—known as facilitating conditions—are also important considerations for users in deciding to use fintech services. However, a study by Riza et al. (2023) shows that this factor does not



always have a significant impact, depending on the regional context and the readiness of available technology.

One of the most crucial aspects in the adoption of digital financial services is trust. Fintech, as a digital-based platform, naturally carries risks, such as data misuse, fraud, and system failures. Therefore, trust is a crucial factor. Isaura et al. (2023) stated that trust plays a dominant role in driving fintech adoption intentions, even outperforming perceived benefits. This also aligns with the findings of Purwantini et al. (2021) who stated that trust and perceived risk are a highly influential combination in fintech adoption decisions, especially among small and medium-sized enterprises (MSMEs). Batam City, as one of Indonesia's industrial areas and centers of digital economic growth, has unique characteristics that make it a suitable location for research on fintech adoption. With a large student population, adequate technological infrastructure, and a rapidly developing digital culture, Batam serves as a relevant representation of the younger generation's attitudes toward financial technology.

Based on this background, this study aims to examine the influence of perceived benefits, business expectations, social influence, facilitating conditions, and trust on fintech adoption intentions among university students in Batam City. It is hoped that the results of this study will not only contribute to the development of academic literature in the field of financial technology but also provide practical implications for fintech industry players and policymakers in designing appropriate strategies to increase fintech adoption rates among the younger generation, particularly university students.

## LITERATUREREVIEW

### Influence Perceived Benefits Against A adoption of Financial Technology

Perceived usefulness is a key psychological factor influencing a person's acceptance and use of technology. In the context of financial technology (fintech), perceived usefulness refers to an individual's belief that using digital-based financial services will provide tangible benefits, such as time savings, increased convenience, and ease in achieving financial goals. Purnomo & Hidayat (2021) emphasizes that perceived user benefits stem not only from technical features but also from the technology's relevance to personal needs. This means that the greater an individual's perception that a fintech service can assist them with their financial activities, the greater their likelihood of adopting it.

Furthermore, Nugraha et al., (2021) revealed that the perception of benefits is subjective and influenced by the user's background, such as technology experience, expectations, and purpose of use. This is reinforced by Khofisoh (2020) which confirms that the perception of benefits is able to form positive attitudes of users towards new technology, as well as encourage their decision to adopt the system.



In the context of fintech, Pin et al., (2019) found that users would be more open to using digital services if they felt that the technology offered real benefits and was easy to use. In line with this, Firmansyah et al. (2022) and Roh et al. (2024) also shows that the higher the perceived benefits, the greater the opportunity for fintech adoption, especially among the younger generation who have a good level of digital literacy and are accustomed to using technology.

*H1: Perceived benefits have a positive effect on the adoption of financial technology.*

#### Influence Hope for Ease Against Adoption of Financial Technology

Expected Ease of Use (Ease of Use) is an individual's perception of how easy a system or technology is to use. This concept emphasizes that user comfort in operating a technology will increase the likelihood of an individual adopting it. When users perceive that a digital financial service does not require excessive effort in terms of time, energy, or skills, they are more likely to use it consistently. (Meisya, 2024).

Furthermore, Shakinah (2024) which states that the perception of ease of use is also psychological; feelings of anxiety, lack of confidence, or lack of technological literacy can reduce a person's perception of the ease of use of a system, even if the system is objectively designed to be user-friendly.

In the context of financial technology (fintech) adoption, the perception of a system's ease of use is crucial in attracting users, especially those new to digital financial services. Users tend to avoid services perceived as complicated, while those perceived as easy to understand will lead to higher adoption rates. Therefore, perceived ease of use is a crucial variable contributing to users' decisions to adopt financial technology.

*H2: Business expectations have a positive effect on the adoption of financial technology.*

#### Influence Social Against Adoption of Financial Technology

Social influence is an external force originating from those around an individual, either directly or indirectly, that influences attitudes and behaviors regarding the use of a system or service. In the context of financial technology, a person's decision to adopt a digital service such as an e-wallet, online loan application, or investment platform is often influenced not only by personal judgment but also by the views and behaviors of people considered important, such as friends, family, or public figures. Widodo and Hidayat (2022) states that social influence is very significant in forming decisions, especially when individuals do not have sufficient knowledge or experience with the technology.

Furthermore, Yanto et al. (2025) emphasizes that the power of social influence increases when reference groups possess authority, expertise, or emotional closeness to the individual. This explains why the opinions of trusted figures such as influencers,



religious leaders, or even colleagues can shape a person's attitudes toward using financial technology. Sulfaeka et al. (2025) highlights the crucial role of social media as an extension of social influence in the digital age. Popular trends, user testimonials, and majority perceptions expressed through digital media can create indirect social pressure, ultimately influencing decisions to adopt fintech services.

Therefore, in the financial technology adoption model, social influence is seen as an external factor that plays a role in increasing user acceptance of new technology. When someone perceives that their environment supports the use of fintech, their tendency to follow suit will also increase.

*H3: Social influence has a positive effect on the adoption of financial technology.*

#### Influence Facilitating Conditions Against Adoption of Financial Technology

Facilitating conditions refer to an individual's belief that adequate infrastructure, resources, and technical and organizational support exist to enable the use of a system or technology. In the context of financial technology (fintech) adoption, these perceptions include the availability of supporting devices, stable internet access, training, and technical assistance when needed. Peñarroja et al. (2019) states that non-technical aspects such as organizational policies, a work culture open to innovation, and the availability of time to learn new systems are also included in facilitating conditions. This means that the success of a system depends not only on the tools available, but also on the extent to which the social and institutional environment supports the adoption process. Furthermore, Bervell & Arkorful. (2020) shows that having ongoing support from external parties such as IT teams or easily accessible training will increase user confidence, which ultimately drives the successful implementation of new technology.

In the context of fintech services, facilitating conditions can include easy application access, clear user guides, and customer service support. If users perceive they will not encounter any barriers to use, their likelihood of adopting financial technology will increase. Therefore, facilitating conditions play a crucial role in driving the technology adoption process.

*H4: Facilitating conditions have a positive effect on the adoption of financial technology.*

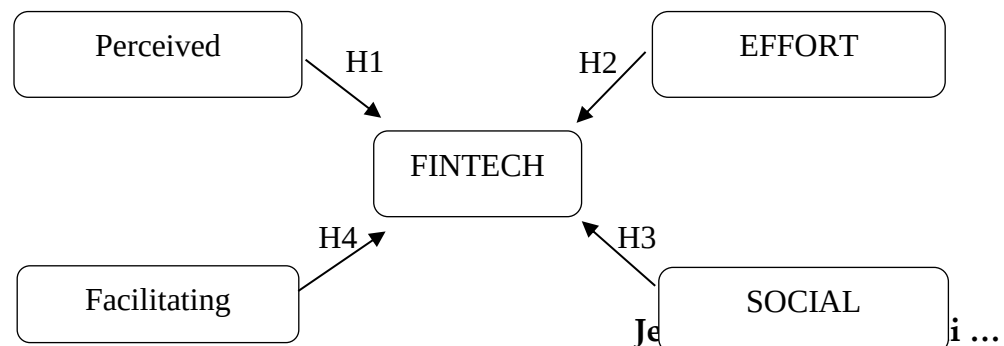




Figure 1. Research Model

## RESEARCH METHOD

This research uses a quantitative method that focuses on collecting and analyzing information in the form of numbers, according to Mukhid (2021). The purpose of this study is to test the previously proposed hypotheses. The data used in this study are primary data, obtained directly from respondents through an online questionnaire. The measuring instrument used is a questionnaire divided into two parts: questions about demographic data and statements related to the research variables. The researcher used a five-level Likert scale to evaluate responses, ranging from 1 (strongly disagree) to 5 (strongly agree).

The population in this study consisted of active students at various universities in Batam City who had experience or knowledge of using digital financial services. This population was selected because it was deemed relevant for analysis in the context of financial technology acceptance. Sampling was conducted using a purposive sampling technique, meaning only respondents who met certain criteria were eligible for the study sample. (Rai & Thapa, 2019) In this case, the respondents used as samples were students in Batam city who use digital financial services. The sample size was determined based on the approach of Hair et al. (2010), namely at least five or ten times the number of the largest indicators in the research model,

The collected data was analyzed using SmartPLS software using the PLS-SEM analysis method. The analysis was conducted in two stages: testing the measurement model (outer model) to evaluate the validity and reliability of the instrument, and testing the structural model (inner model) to determine the strength of the relationships between variables. The results of these tests will provide an overview of the influence of each factor on user decisions to adopt financial technology.

## RESULTS AND DISCUSSION

In this study, researchers successfully collected data from 273 respondents. This number meets the requirements recommended by Hair et al. (2010), which is a minimum ratio of 5:1 or 10:1 between the number of samples and the number of indicators in the study. Because this study used 24 indicators, the minimum sample size required is 120 or 240 respondents. Thus, the sample size collected is sufficient and can be used for further analysis.



| Characteristics  | Criteria                | Frequency | Percentage |
|------------------|-------------------------|-----------|------------|
| Gender           | Man                     | 162       | 59.3%      |
|                  | Woman                   | 111       | 40.7%      |
| Age              | 17 years                | 2         | 0.7%       |
|                  | 18 years                | 12        | 4.4%       |
|                  | 19 years old            | 13        | 4.8        |
|                  | 20 years                | 25        | 9.2%       |
|                  | 21 years                | 25        | 9.2%       |
|                  | 22 years                | 50        | 18.3%      |
|                  | 23 years                | 103       | 37.7%      |
|                  | 24 years old            | 20        | 7.3%       |
|                  | 26 Years                | 10        | 3.7%       |
|                  | 29 years                | 9         | 3.3%       |
|                  | 30 years                | 4         | 1.5%       |
| Fintech Platform | Digital Bank            | 85        | 31.1%      |
|                  | Shopee Pay              | 59        | 21.6%      |
|                  | Gopay                   | 74        | 27.1%      |
|                  | Funds                   | 41        | 15%        |
|                  | Online Loan Application | 14        | 5.1        |

Table 1. Demographics

The majority of respondents were male (59.3%) and dominated by young people, particularly those aged 23 (37.7%) and 22 (18.3%). This indicates that fintech service users are predominantly young adults who are familiar with technology. In terms of platforms, Digital Bank was the most widely used (31.1%), followed by Gopay (27.1%) and Shopee Pay (21.6%). Meanwhile, online lending applications were only used by a small percentage of respondents (5.1%). This finding illustrates respondents' preference for fintech services that are considered the easiest and most familiar.

| Variable             | Outer Loading | Average Variance Extracted (AVE) |
|----------------------|---------------|----------------------------------|
| Effort Expectancy 1  | 0.910         | 0.748                            |
| Effort Expectancy 2  | 0.635         |                                  |
| Effort Expectancy 3  | 0.946         |                                  |
| Effort Expectancy 4  | 0.929         |                                  |
| Financial Adoption 1 | 0.916         | 0.688                            |
| Financial Adoption 2 | 0.857         |                                  |
| Financial Adoption 3 | 0.814         |                                  |
| Financial Adoption 4 | 0.799         |                                  |
| Financial Adoption 5 | 0.852         |                                  |



|                           |       |       |
|---------------------------|-------|-------|
| Financial Adoption 6      | 0.802 |       |
| Financial Adoption 7      | 0.740 |       |
| Financial Adoption 8      | 0.842 |       |
| Facilitating Conditions 1 | 0.871 | 0.616 |
| Facilitating Conditions 2 | 0.691 |       |
| Facilitating Conditions 3 | 0.785 |       |
| Facilitating Conditions 4 | 0.783 |       |
| Perceived Usefulness 1    | 0.923 | 0.739 |
| Perceived Usefulness 2    | 0.727 |       |
| Perceived Usefulness 3    | 0.894 |       |
| Perceived Usefulness 4    | 0.881 |       |
| Social Influence 1        | 0.889 | 0.764 |
| Social Influence 2        | 0.833 |       |
| Social Influence 3        | 0.874 |       |
| Social Influence 4        | 0.898 |       |

Based on the data processing results in the table displaying the outer loading and Average Variance Extracted (AVE) values, it can be concluded that all constructs in this study have met the convergent validity criteria. Convergent validity can be seen from two main indicators: the outer loading value and the AVE value. Referring to Hair et al. (2017) An indicator is considered valid if the outer loading value is above 0.70. However, values between 0.60 and 0.70 are still acceptable in the context of exploratory research, as long as the AVE value of the construct remains above the minimum limit of 0.50 as explained by Fornell and Larcker (1981).

The Effort Expectancy construct has four indicators with outer loading values ranging from 0.635 to 0.946. Although one indicator (EE2) has a value below 0.70, namely 0.635, this construct is still declared valid because its AVE value of 0.748 exceeds the minimum threshold. A similar situation occurs for the construct Financial Adoption, consisting of eight indicators, with outer loading values ranging from 0.740 to 0.916 and an AVE of 0.688, which remains valid. For the Facilitating Conditions construct, the outer loading value of indicator FC2, 0.691, is also acceptable, as the construct's AVE value reaches 0.616. Meanwhile, the Influence Perceived Usefulness and Influence Social Influence showed excellent results, with all indicators having outer loadings above 0.72 and AVE values of 0.739 and 0.764, respectively. Thus, it can be concluded that all latent variables in this model have met the requirements for convergent validity and can be used for further analysis in testing the structural model.

| Variable | Cronbach's alpha | Composite Reliability |
|----------|------------------|-----------------------|
| EE       | 0.880            | 0.912                 |
| FA       | 0.935            | 0.946                 |
| FC       | 0.790            | 0.864                 |



|              |       |       |
|--------------|-------|-------|
| Public Works | 0.880 | 0.918 |
| SI           | 0.897 | 0.928 |

Based on the results of the reliability test, all constructs in this study showed Cronbach's Alpha and Composite Reliability (CR) values that were above the recommended minimum threshold. Hair et al. (2017), good Cronbach's Alpha and Composite Reliability values are above 0.70, which indicates that the indicators in each construct have good internal consistency.

In the Effort Expectancy (EE) construct, the Cronbach's Alpha value is 0.880 and CR is 0.912, indicating very strong reliability. A similar thing is also seen in the Financial Adoption (FA) construct, with the highest Cronbach's Alpha value of 0.935 and CR of 0.946, which indicates that the indicators in this construct are very consistent in measuring the intended concept. The Facilitating Conditions (FC) construct has a Cronbach's Alpha value of 0.790 and CR of 0.864, which means it remains reliable despite having the lowest value compared to other constructs. Meanwhile, Perceived Usefulness (PU) and Social Influence (SI) also show very good results with Cronbach's Alpha of 0.880 and 0.897, respectively, and CR of 0.918 and 0.928.

| Fornell Larcker Criterion |       |       |       |              |       |
|---------------------------|-------|-------|-------|--------------|-------|
|                           | EE    | FA    | FC    | Public Works | SI    |
| EE                        | 0.865 |       |       |              |       |
| FA                        | 0.968 | 0.829 |       |              |       |
| FC                        | 0.928 | 0.928 | 0.785 |              |       |
| Public Works              | 0.950 | 0.951 | 0.925 | 0.860        |       |
| SI                        | 0.943 | 0.968 | 0.935 | 0.935        | 0.874 |

Based on the results of the discriminant validity test using the Fornell-Larcker Criterion, it can be concluded that the constructs in this model do not meet the requirements for discriminant validity. Fornell & Larcker (1981), discriminant validity is considered fulfilled if the square root of the AVE (diagonal value) is greater than the correlation value between other constructs (off-diagonal values). However, in this data, it was found that all constructs have a higher correlation than their respective AVE roots. For example, the AVE root value for the Financial Adoption construct (0.829) is lower than its correlation with Social Influence (0.968), and the same thing also occurs for other constructs.

This indicates that there is overlap between constructs, meaning that each variable does not adequately represent a distinct concept. Thus, discriminant validity based on Fornell-Larcker is declared unfulfilled.

| Variable | R-square | R-square adjusted |
|----------|----------|-------------------|
|----------|----------|-------------------|



|    |       |       |
|----|-------|-------|
| FA | 0.966 | 0.965 |
|----|-------|-------|

Based on the data processing results, the R-square value for the Financial Adoption (FA) construct was 0.966, and the adjusted R-square value was 0.965. This value indicates that 96.6% of the variability of the FA construct can be explained by the independent variables in the model, while the remaining 3.4% is explained by other factors outside the model. This R-square value is considered very high and reflects the model's strong explanatory power for the FA construct.

A very small difference between the R-square and the adjusted R-square also indicates that the model is not overfitting, and that the number of predictors used is appropriate or optimal. In the context of social or consumer behavior research, an R-square value above 0.75 is generally considered substantial or very strong. (Hair et al., 2017), so this model can be considered very good in explaining financial adoption behavior.

| Variable | f-square |
|----------|----------|
| EE -> FA | 0.372    |
| FC -> FA | 0.003    |
| PU -> FA | 0.054    |
| SI -> FA | 0.491    |

Based on the results of the f-square analysis, it is known that the variables Social Influence (SI) and Effort Expectancy (EE) have a significant influence on Financial Adoption (FA), with f-square values of 0.491 and 0.372, respectively. This indicates that social encouragement and perceived ease of use contribute significantly to encouraging the adoption of financial services. Meanwhile, Perceived Usefulness (PU) only has a small influence with a value of 0.054, and Facilitating Conditions (FC) has a very small influence, namely 0.003. Referring to Hair, an f-square value  $\geq 0.35$  is categorized as a large effect,  $\geq 0.15$  as a medium effect, and  $\geq 0.02$  as a small effect. Therefore, it can be concluded that only SI and EE provide a strong contribution to FA in this model.

|    | Direct Variable | Coeff  | Std.dev | T statistic | P values | Decision |
|----|-----------------|--------|---------|-------------|----------|----------|
| H1 | PU -> FA        | 0.152  | 0.049   | 3,133       | 0,000    | Accepted |
| H2 | EE -> FA        | 0.422  | 0.054   | 7,875       | 0,000    | Accepted |
| H3 | SI -> FA        | 0.459  | 0.046   | 9,884       | 0,000    | Accepted |
| H4 | FC -> FA        | -0.034 | 0.043   | 0.796       | 0.426    | Rejected |

The results of the structural model test show that three of the four hypotheses have a significant influence on Financial Adoption (FA) because they meet the statistical criteria, namely t-statistic  $> 1.96$  and p-value  $< 0.05$ . (Hair et al., 2017).

### The Influence of Perceived Benefits, Business Expectations...



In more detail, based on the results of the hypothesis testing, it is known that three of the four independent variables have a significant influence on FA. Perceived Usefulness (PU) shows a coefficient of 0.152 with t-statistic value 3,133 and a p-value of 0.000. Since the p-value  $< 0.05$ , hypothesis H1 is accepted, meaning PU has a significant positive effect on FA. A similar trend is seen in the variables Effort Expectancy (EE) and Social Influence (SI). EE has a coefficient of 0.422 ( $t = 7.875$ ;  $p = 0.000$ ), while SI showed the greatest influence with a coefficient of 0.459 ( $t = 9.884$ ;  $p = 0.000$ ). Both were significant, and hypotheses H2 and H3 were accepted.

Meanwhile, the Facilitating Conditions (FC) variable showed insignificant results on FA, with a negative coefficient of -0.034, a t-statistic of only 0.796, and a p-value of 0.426 ( $> 0.05$ ). Therefore, hypothesis H4 was rejected. These results indicate that facilitating support or supporting conditions do not play a significant role in encouraging individuals to adopt digital financial services in the context of this study.

#### **Perceived Benefits Influencing Adoption of Financial Technology**

The results of testing Hypothesis 1 show that Perceived Usefulness (PU) has a significant positive effect on Financial Adoption (FA). This is in line with previous research where Khofisoh states that perceived benefits can shape positive attitudes toward new technology and encourage decisions to adopt it. Furthermore, research by Firmansyah shows that the higher the perceived benefits, the greater the opportunity for fintech adoption, especially among the younger generation who have high digital literacy and are accustomed to using technology.

This is supported by research by Ikpe. In his research, he stated that perceptions of benefits are a major factor in encouraging people to use digital payment systems. Similar findings were also expressed by Syafaw, who states that the perception of benefits is one of the main reasons people use digital transactions because they are considered more practical, efficient, and easy to use in daily transactions.

#### **Hope of Ease of Use Influence against Adoption of Financial Technology**

The results of testing Hypothesis 2 show that Effort Expectancy (EE) has a significant positive effect on Financial Adoption (FA). This indicates that the easier a financial technology is to use, the more likely an individual is to adopt it. This finding is supported by research. Sultana et al. (2025) reveal that effort expectancy drives the continued use of cashless payment technology by MSMEs. Likewise, Winata et al. (2025) show that effort expectancy is an important factor in the acceptance of mobile banking applications among users.

This empirical finding is in line with previous research where Shakina emphasizes that perceptions of ease of use and usefulness are not only influenced by technical features, but also by experience, psychological conditions, and external support. This is then emphasized by Meisya (2024) Users perceive that if a digital financial service is convenient, they are more likely to use it consistently. Therefore, this finding



reinforces the importance of perceived usefulness in driving the adoption of digital financial services.

**Influence: Social influence against Adoption of Financial Technology**

The results of testing Hypothesis 3 indicate that Social Influence (SI) has a significant positive effect on Financial Adoption (FA). This indicates that social encouragement from the surrounding environment, such as friends, family, or community leaders, can influence a person's decision to use digital financial services. This finding is supported by Minhas et al. (2025), who emphasized that recommendations from the social environment greatly influence the adoption of fintech in the banking sector. A similar sentiment was also expressed by Mayvitathat social pressure from social media and digital communities can shape positive perceptions of Fintech services.

Previous research also supports these results. Widodo & Hidayat (2022) state that social influence plays an important role, especially when individuals have no experience with new technology. Yanto et al. (2025) added that the influence of emotionally close figures is stronger in influencing adoption behavior. Meanwhile, Sulfaeka et al. (2025) highlight the role of social media as a channel that expands social influence through trends and testimonials, ultimately driving decisions to use fintech services. Thus, it can be concluded that SI is a crucial factor in driving the adoption of financial technology.

**Facilitating Conditions have no effect on the Adoption of Financial Technology**

In the fourth hypothesis (H4), the test results show that Facilitating Conditions (FC) does not have a significant effect on Financial Adoption. This finding is in line with several studies which also found that FC is not a dominant factor in driving the adoption of financial technology. Xie et al. (2021) stated that in the context of fintech adoption, users weigh the benefits and risks more than the availability of infrastructure or technical support. This is reinforced by Neves et al. (2023) through their study which showed that FC was not included in the main factors driving the adoption of digital financial services. In addition, Yang & Forney. (2013) also found that FC was only relevant for users with low levels of technology anxiety, while for users with high anxiety, the presence of facilities or technical support did not influence their decisions.

Although previous research has mentioned the importance of technical and environmental support in the technology adoption process, as explained Peñarroja et al. (2019), non-technical factors such as organizational culture and learning time also influence the effectiveness of FC, whereas Bervele emphasizes the importance of ongoing support from external parties to increase user confidence. However, in the context of this study, FC does not appear to be a key determinant, as users are more influenced by perceived usefulness, ease of use, and social pressure. Therefore, it can be concluded that FC is not a significant factor in driving financial technology adoption among the respondents in this study.



## CONCLUSION

This study shows that perceived usefulness, expected ease of use, and social influence have a significant and positive influence on the intention of students in Batam to adopt fintech services. This indicates that the more students perceive fintech as useful, easy to use, and receive social support, the higher their tendency to use it. On the other hand, facilitating conditions did not have a significant influence, indicating that the availability of infrastructure and technical support are not major factors in the decision to use fintech. This research model has very high predictive power, with an R-square value of 96.6%, indicating that the majority of the variation in fintech adoption intention can be explained by the variables in the model. These findings provide important input for fintech developers and educational institutions to focus more on increasing usefulness, ease of use, and social influence-based strategies to encourage financial technology adoption among the younger generation.

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