

ABSTRACT

Fintech has become a popular term that describes new technologies adopted by financial services institutions. The opportunity for generation Z in influencing the optimization of the implementation of digital payment systems in Indonesia is also quite large, because Generation Z has more power than previous generations to redefine production and consumption because little is known about generation Z as consumers and their expectations in customer satisfaction. Variables that can influence generation Z in using fintech services are social influence and technostress. Some of the variables identified as affecting technostress are stressfulness, high technology use, digital literacy, and expectations. In the social influence variable, you want to know how much influence social influence has on the receipt of fintech services. In addition, on the technostress variable, there is still a lack of research on technostress that affects the receipt of fintech services, so the author wants to know the influence. The population of generation Z in Indonesia has a total of around 68,662,815 people. This study uses a quantitative approach and focuses on data collection and numerical analysis, in data collection this study uses simple random sampling and uses the slovin technique to determine the number of samples where the number of samples of this study after calculating using the slovin formula is 400 people. To determine the impact of technostress and social influence, the author combines with the TPB model to describe and predict how generation Z behavior and attitudes towards receiving fintech services. Based on the TPB model used and existing variables, the number of hypotheses in this study is 13 hypotheses. The findings in this study are based on the TPB model and the influence of social influence and technostress on the receipt of fintech services, which based on the hypothesis has a positive and significant effect.

Keywords – fintech, technostress, social influence, TPB, fintech service acceptance, generation-z