

ABSTRACT

Fintech is a financial service currently developing in Indonesia. The next users of fintech services are Generation Z. Generation Z is considered not yet ready to accept fintech services because they have a mindset oriented towards freedom. Additionally, Generation Z presents a challenge as they appear to behave differently from previous generations, and this behavior can lead to changes in consumer behavior. They have higher expectations, no brand loyalty, and are more concerned with experience. Another factor that can influence Generation Z in using fintech services is social influence and technostress. Several factors identified to affect technostress include stress, high technology usage, digital literacy, and expectations. Regarding the social influence factor, the author wants to determine the extent of social influence on the acceptance of fintech services. Furthermore, in terms of the technostress variable, there is a lack of research on technostress influencing the acceptance of fintech services. Therefore, the author wants to explore the impact of technostress. The population in this study consists of Generation Z, specifically active students, totaling 68,662,815 individuals in Indonesia. The method used in this research is quantitative, and data collection is done through simple random sampling, with the sample size determined using the Slovin formula. After applying the Slovin formula, the sample size for this study is 400 individuals. To determine the influence of social influence and technostress, the TAM (Technology Acceptance Model) is found to be suitable for studying the acceptance of fintech services among Generation Z in Indonesia. Based on the TAM model used and the variables considered, there are 16 hypotheses in this research. The findings of this study, based on the TAM model, suggest that social influence and technostress have a positive and significant influence on the acceptance of fintech services, as hypothesized.

Keywords—*fintech, social influence, technostress, generation z, acceptance of fintech services*