ABSTRACT

The rapid development of digital technology has significantly transformed the financial sector in Indonesia, marked by the emergence of Financial Technology (fintech). One of its major implementations is the shift from conventional banking to digital banking, which enables end-to-end financial transactions without face-to-face interaction. This transformation gave rise to digital banking applications such as Jenius, which offers a practical solution to meet modern financial transaction needs. However, the adoption process still faces several challenges, such as user complaints about system errors and frequent app crashes, which can decrease user loyalty. Additionally, technostress—stress caused by technology usage—has been identified as hindering fintech adoption, especially among Generation Z, who are digital natives. This study aims to analyze the effect of technostress on the intention to adopt digital banking services by combining the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB). The research was conducted using a quantitative method through a survey of 400 active university students in East Java who are Gen Z users of Jenius. The data was analyzed using SEM-PLS with SmartPLS and R Programming on R Studio. The results show that all indicators in the model are valid and reliable, and all 15 hypotheses tested are statistically significant. The findings indicate that ease of access, customer support, and system security are essential in reducing technostress. Furthermore, perceived ease of use, usefulness, positive user attitude, social influence, and perceived behavioral control also strengthen users' intentions to adopt Jenius. This research provides valuable insights for digital banking service developers to design functional, stress-free, and user-friendly systems, thereby increasing user loyalty and supporting sustainable fintech adoption among Generation Z.

Keywords – Fintech Adoption, Digital Banking, Generation Z, Technostress, SEM-PLS, R Programming