

ABSTRACT

This study aims to analyze the influence of technostress on the adoption of the Blu by BCA fintech service among Generation Z in West Java by integrating two theoretical models: the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB). The technostress construct includes three external dimensions: Ease of Access, Customer Support, and Security. Meanwhile, TAM variables consist of Perceived Usefulness, Perceived Ease of Use, Attitude Toward Fintech, and Behavioral Intention, while TPB covers Subjective Norms and Perceived Behavioral Control. This study adopts a quantitative approach using the Partial Least Squares Structural Equation Modeling (PLS-SEM) method, processed with R Studio software. Data were collected from 389 active university students from Generation Z who have used the Blu by BCA application. The analysis results show that 10 out of 15 hypothesized paths are significant, while the remaining five are rejected. Specifically, Security, Subjective Norms, and Perceived Ease of Use have a significant influence on shaping user attitudes and behavioral intentions. These findings highlight that perceived security, ease of use, and social influence play an essential role in the adoption of fintech services. On the other hand, the Customer Support dimension does not show a significant contribution in the structural model, indicating that customer assistance is not yet considered a primary factor in users' decision-making. This research is expected to offer practical contributions to digital banking strategies, especially in designing technology-based services aligned with the characteristics of Generation Z. Additionally, it contributes theoretically to the development of financial technology adoption models based on technostress and the integrated TAM-TPB framework.

Keywords—Fintech, Technostress, Digital Banking, Gen Z, TAM-TPB Integration, PLS-SE