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## Fintech adoption trends among generation Z in Nepal: testing TAM and TPB

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### Abstract

**Purpose:** This study purposes to explore the effects of perceived usefulness (PU) and perceived ease of use (PEOU) on Generation Z (Gen Z) intention to use (ITU) FinTech, emphasizing the mediating role of attitude toward use (ATT) and the moderating effect of behavioral control (BC).

**Methods:** An explanatory research design with a quantitative approach was employed, targeting Generation Z individuals in Nepal who use digital financial services. Data were obtained using purposive sampling and a structured questionnaire with items adapted from validated scales. The collected information was analyzed using SmartPLS 4 for Structural Equation Modeling (SEM), focusing on direct, mediating, and moderating relationships.

**Findings:** Results revealed that PU and PEOU meaningfully affect ATT and (ITU) FinTech. ATT meaningfully mediates the connection with both PU and PEOU with ITU. BC positively influences ITU and significantly moderates the connection with PU and ITU, weakening the positive effect when BC is high. However, BC does not meaningfully moderate the PEOU-ITU rapport.

**Conclusion:** The findings confirm the relevancy of the Technology Acceptance Model (TAM) and the Theory of Planned Behavior (TPB) in explaining FinTech adoption among Generation Z. Attitude and behavioral control are crucial components shaping intention.

**Implication:** For effective FinTech adoption, stakeholders should enhance ease of use, usefulness, and user empowerment, while designing interventions that boost user attitudes and digital confidence.

**Originality/Value:** This study integrates TAM and TPB to provide a nuanced understanding of FinTech adoption among digital-native users in a developing country context.

**Keywords:** Attitude, behavioral control, FinTech adoptionm generation Z, TAM, TPB

### 1. Introduction

FinTech's rise globally has affected how young people conduct their financial affairs. As they grow up with technology, Gen Z finds it easy to start using digital banking, e-wallets and online payment systems (Al-Qudah *et al.*, 2024) <sup>[5]</sup>. Both the TAM and the TPB are firm and respected theories used in the area. TAM maintains that the main factors pushing a person to accept to use technology are the beliefs of its PU and PEOU (Davis, 1989; Venkatesh & Davis, 2000) <sup>[9, 32]</sup>. PU informs that using FinTech is expected to strengthen act, but PEOU refers to the ease with which users complete an action. How people intend to act is forged by PU and PEOU via their attitudes (Adhikari *et al.*, 2024; Fitriati *et al.*, 2024) <sup>[1, 23, 11]</sup>. This model follows the original TAM by suggesting that beliefs lead to an attitude which in turn motivates a person to behave in a certain way.

PBC is a main part of TPB which plays a role in influencing both a person's intention and behavior (Ajzen, 1991) <sup>[2]</sup>. Personal belief and competence in handling FinTech tools are shown by a PBC score. It is argued that BC plays an intermediary role in affecting the strength of the relationship between ATT and ITU. TPB, the Transtheoretical Model, admits that if individuals sense more power over their actions, they become more committed to acting on their positive feelings (Kusuma & Kusumawati, 2023; Wibowo *et al.*, 2023) <sup>[19, 34]</sup>. Although TAM and TPB have appeared in research on FinTech globally, there have not been many studies that use both models to better understand the factors leading to Gen Z's intention to use FinTech in Nepal. In addition, past studies often look at each concept separately, not considering how the impact of PU, PEOU, ATT and BC combines.

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It introduces an integrated model to explore attitude's role in guiding adoption and behavioral control's effect on that process among Nepalese Gen Z concerning FinTech.

This study seeks to answer: To what extent do PU, PEOU, attitude, and behavioral control influence the ITU FinTech among Gen Z in Nepal, and how does attitude mediate and behavioral control moderate these relationships? The aim is to investigate the effects of PU and PEOU on Gen Z's ITU FinTech through the mediating role of ATT, and to assess how behavioral control moderates the connection between ATT and ITU. This research work enhances to a deeper understanding of the FinTech adoption in developing regions and to provide suggestions for improving digital financial inclusion strategies.

## 2. Review of Literature

### Theoretical Review

TAM explains individuals' reasons and actions when using and choosing new technology (Davis, 1989) <sup>[9]</sup>. The model highlights that the degree to which a person believes technology will improve their performance is measured by PU and PEOU. As a result of these influences, users may either decide to use the technology or not to base on their attitudes. Noticing that it was simple but very strong, Venkatesh and Davis (2000) <sup>[32]</sup> added various social and cognitive elements to the model in TAM2. UTAUT was proposed by Venkatesh *et al.* (2003) <sup>[33]</sup> by bringing together TAM and several other theories to expand its success in various topics. These researchers found that TAM is useful and that its capacity to predict outcomes gets better when surrounding and external elements are considered (Legris, Ingham, & Collette, 2003) <sup>[20]</sup>. In digital finance, TAM is important because it explains why people in developing countries may or may not trust, learn and use mobile banking, digital wallets and other financial solutions.

TPB is a popular approach in psychology that helps predict and explain human behavior in particular situations (Ajzen, 1991) <sup>[2]</sup>. TPB adds the factor PBC, together with ATT, to the earlier TRA's model for Behavior and Subjective Norms. Based on TPB, the strongest influence on actual behavior is an individual's intention to act and this intention relies on Attitude and PBC. TPB explains how social influence, personal attitudes and the sense of control contribute to people adopting mobile banking, e-wallets and making payments online.

### Empirical Review and Hypothesis Development

#### ITU Fintech among Gen Z

Parajuli *et al.* (2024) <sup>[1, 23]</sup> concluded that, in urban Nepal, individuals are further probable to use FinTech when it is easy, trust it and find useful. Irimia-Dieguez *et al.*, (2023) <sup>[16]</sup> affirmed that in accordance with TPB and TRA, firms' intentions to use FinTech depend on their attitudes, subjective norms and perceptions of their control. The authors found the performance and effort expectancy and facilitation conditions were important, but SI and personal innovations were not important for Bangladeshi students. Al Tarawneh *et al.* (2023) <sup>[4]</sup> added that trust, habit and risk perception to TAM and concluded that, like PEOU and PU, these three also greatly affect FinTech usage among millennials. Zhang *et al.* found that data security, trust, PU, PEOU and promotional activities all make it easier for Pakistani FinTech users. What discovered is that PEOU and PU are reliable and key reasons for using FinTech

everywhere.

#### PU on ITU Fintech among Gen Z

Parajuli *et al.* (2024) <sup>[1, 23]</sup> suggested that urban users in Nepal have been adopting more FinTech solutions. Zhang *et al.* (2023) <sup>[36]</sup> found that the use of PU can influence Pakistan's commercial bank users regarding their ITU FinTech services. Al Tarawneh *et al.* (2023) <sup>[4]</sup> applied the TAM revealed that millennials' PU encourages them to choose FinTech for payment. Adhikari *et al.* noted that PU strongly affects the tendency of Generation Z towards using these services. In their paper, Rizkyla *et al.* concluded that PU leads to a stronger interest in fintech among Gen Z in Indonesia. Adhikari *et al.* noted in their study that PU shapes Gen Z's preference for using mobile banking service (MBS). Hakim and Supriyanto (2024) <sup>[14]</sup> pointed out that PU mediates the influence of subjective norms on Indonesian Gen Z's behavioral intention. The authors showed that trust, self-confidence and satisfaction influence PU and this in turn affects Gen Z's view of using MBS in Indonesia. This shows that the perceived usefulness of different FinTech services strongly affects people's desire to use them.

- **H<sub>1</sub>:** PU significantly impacts on ITU fintech among Gen Z
- **H<sub>2</sub>:** PU significantly impacts on ATT among Gen Z

#### PEOU on ITU Fintech among Gen Z

Nuralam (2023) <sup>[22]</sup> found that higher PEOU among Gen Z increases behavioral ITU e-wallets in Jakarta. The study in Pekanbaru by Andhini and Muat (2023) <sup>[6]</sup> shows that PEOU has a direct impression on Gen Z's urge to handle digital payment systems. It was determined that perceived usefulness connects PEOU to Gen Z's behavioral intention in Java, Indonesia. Fitriati *et al.* (2024) <sup>[11]</sup> concluded that a high level of PEOU leads Indonesian Gen Z to use mobile banking. This study found that trust in fintech is mainly affected by the simplicity of using digital finance and this makes Gen Z more open to digital banking. They learned what affects Gen Z's attitude towards mobile banking in Indonesia is largely their PEOU. Underdown and Tamara (2025) <sup>[31]</sup> have demonstrated that knowing about digital payments influences consumers' opinions about using digital payment methods. The research suggests that user-friendly applications in FinTech can help Generation Z develop better attitudes and embraces towards FinTech.

- **H<sub>3</sub>:** PEOU significantly impacts on ITU fintech among Gen Z
- **H<sub>4</sub>:** PEOU significantly impacts on ATT among Gen Z

#### Attitude on Intention to use Fintech among Gen Z

Fitriati *et al.* (2024) <sup>[11]</sup> found that having a good attitude toward mobile banking increases Gen Z's ITU services in Indonesia. Kumar and Rani (2024) <sup>[18]</sup> found that Indian Gen Z tend to adopt mobile banking mainly due to positive attitudes influenced by usefulness and ease. Adhikari *et al.* (2024) <sup>[1, 23]</sup> pointed out that attitude acts as a link between perceived usefulness and the intention to use mobile banking services by Gen Z in Nepal. Irimia-Dieguez *et al.* (2023) <sup>[16]</sup> found that attitude helps understand the association between subjective norms and the ITU FinTech. Sultana *et al.* (2023) <sup>[28]</sup> concluded that undergraduates' attitude toward FinTech service use is strongly effected by perception.

Wiprayoga and his colleagues (2023) <sup>[35]</sup> concluded that PEOU affects attitude more than ITU, but attitude does not mediate the connection between PU and ITU in the case of using FinTech services. Adhikari *et al.* (2024) <sup>[1, 23]</sup> indicated that users' opinions play a key role in connecting PU with ITU when adopting Fintech. Fitriati *et al.* (2024) <sup>[11]</sup> found that both PU and PEOU are related to attitude and attitude has an important effect on ITU. It is clear from these findings that the effectiveness of FinTech's influence on Generation Z lies in improving their attitude towards the technology.

- **H<sub>5</sub>:** ATT significantly impact on ITU fintech among Gen Z
- **H<sub>7</sub>:** ATT mediates between PU and ITU among Gen Z
- **H<sub>8</sub>:** ATT mediates between PEOU and ITU among Gen Z

### Behavior Control on Intention to Use Fintech among Gen Z

Wibowo *et al.* (2023) <sup>[34]</sup> found that Gen Z's behavioral control (BC) on ITU FinTech platforms are affected by PBC, PU and PEOU, as a result of integrating TAM and TPB. They suggested that PBC improves the chances of Millennials and Gen Z in Indonesia wishing to use FinTech

advantage administration applications by showing how reliability matters.

Wibowo *et al.* (2023) <sup>[34]</sup> revealed that perceived control over using FinTech can link how users believe it is used (PU) with their desire to interact with it intentionally. PBC does not influence the impact of PEOU on users' intent to adopt FinTech, meaning that people only intend to use FinTech when they are confident about doing so, regardless of whether they find it easy to use.

This study analyzes the influences of PU, PEOU, ATT and BC on ITU. According to research, PU and PEOU predict ITU, ATT and BC influence the results by playing a mediating role. With the help of recent studies in South Asia, the study framework reveals both direct and indirect ways the variables affect adoption choices (Thapa, 2025) <sup>[30]</sup>. This study gives vital direction to those responsible for increasing the use of digital finances among Nepalese youth.

- **H<sub>6</sub>:** BC significantly impacts on ITU fintech among Gen Z
- **H<sub>9</sub>:** BC moderates between PU and ITU among Gen Z
- **H<sub>10</sub>:** BC moderates between PEOU and ITU among Gen Z

### Conceptual Framework

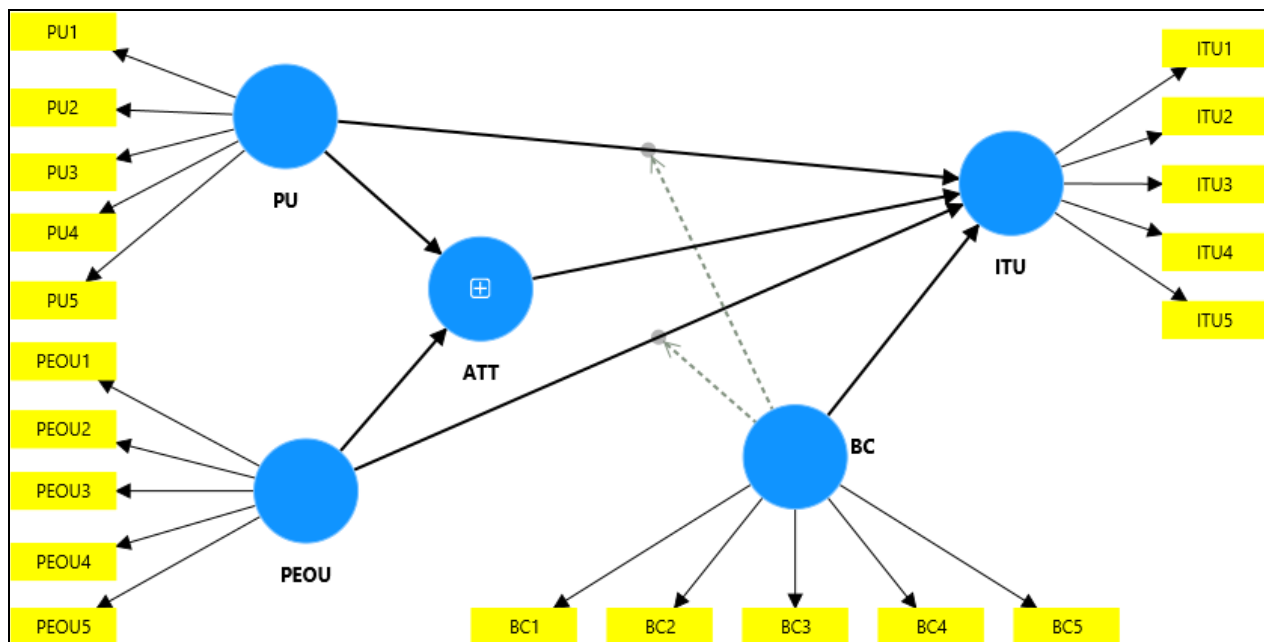


Fig 1

### 3. Methodology

The study uses an explanatory research design with quantitative approach and focuses on collecting data for the investigation of factors impacting Gen Z's adoption of FinTech in Nepal. It includes individuals from the Gen Z with experience using online financial tools. Out of large population, sample were chosen following guidelines of Cochran's (1977) <sup>[8]</sup>. A survey was conducted using Google Forms and respondents were asked to fill it up. The study applied a 5-point Likert scale to the questionnaire, measuring how useful and easy participants thought the technology was, as well as their attitude, ability to control their behavior and their ITU it. The questions included in all measurement items were tested rigorously. A total of 450 questionnaires were distributed via Google Form, yielding

409 responses; however, only 398 were retained for analysis after data coding, as the remaining responses contained incomplete or missing information. With the help of SmartPLS 4, the data was examined by SEM which can handle both direct and indirect ways of analyzing paths. The measurement model was maintained only after making sure that factor loadings were no lower than 0.70 which implies that each item is strongly related to its factor. Cronbach's alpha and CR were used to test reliability, where both values had to be 0.70 or greater for the results to be considered acceptable. Sufficient convergent validity was demonstrated when the AVE value exceeded 0.50. Both the Fornell-Larcker criterion and the Heterotrait-Monotrait Ratio (HTMT) were used to reveal that each of the constructs was different from the rest (Henseler *et al.*, 2015) <sup>[15]</sup>.

#### 4. Result and Discussion

##### Result Analysis

The table 1 includes the reliability and validity statistics for ATT, BC, ITU, PEOU and PU. The constructs were studied by calculating outer loadings, Cronbach's alpha and using

rho\_a, rho\_c, AVE and VIF coefficients. The authors (Hair *et al.*, 2021)<sup>[13]</sup> suggested that the model had to show strong internal reliability, convergent validity and also pass the multicollinearity test.

**Table 1:** Measurements

Construct	Item	Outer loadings	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)	VIF
ATT	ATT1	0.738	0.889	0.894	0.919	0.695	1.65
	ATT2	0.846					2.358
	ATT3	0.868					2.555
	ATT4	0.844					2.318
	ATT5	0.865					2.671
BC	BC1	0.831	0.917	0.919	0.938	0.752	2.282
	BC2	0.871					2.746
	BC3	0.889					3.452
	BC4	0.873					3.187
	BC5	0.871					3.085
ITU	ITU1	0.911	0.931	0.936	0.948	0.783	3.603
	ITU2	0.847					2.534
	ITU3	0.916					3.896
	ITU4	0.875					2.829
	ITU5	0.874					2.89
PEOU	PEOU1	0.779	0.897	0.902	0.924	0.709	1.853
	PEOU2	0.859					2.38
	PEOU3	0.877					2.784
	PEOU4	0.847					2.335
	PEOU5	0.844					2.328
PU	PU1	0.822	0.895	0.896	0.923	0.705	2.116
	PU2	0.877					2.721
	PU3	0.823					2.238
	PU4	0.867					2.675
	PU5	0.807					1.96

Since all of the outer loadings are bigger than the threshold value 0.70, all indicators help the dimension they were created from (Hair *et al.*, 2021)<sup>[13]</sup>. The score between 0.738 and 0.916 for each of the ATT, BC, ITU, PEOU and PU indicators shows that they are highly reliable. Both Cronbach's alpha and CR, identified as rho\_a and rho\_c, were used to check internal consistency reliability. All of the constructs in the study were reliable because every Cronbach's alpha was over 0.70. All constructs had rho\_c values of 0.919 to 0.948, demonstrating they have strong internal consistency because each value is higher than 0.70 (Hair *et al.*, 2021)<sup>[13]</sup>.

The degree of AVE was used to check convergent validity.

Since all the constructs have over 0.50, so that over half their variance is explained by their respective indicators (Fornell & Larcker, 1981)<sup>[12]</sup>. It demonstrates that the model is able to measure what it claims to measure.

To check multicollinearity, the statistics package used Variance Inflation Factor. Every VIF number is less than 5 which means multicollinearity isn't an issue in this model (Hair *et al.*, 2021)<sup>[13]</sup>. No single indicator seemed redundant and the VIF values were all between 1.65 and 3.896.

The findings of the measurement model suggest it is reliable and valid. Based on the established rules, the tools are valid to be incorporated in the SEM analysis since they are consistent, reliable and uncorrelated.

**Table 2:** HTMT

	ATT	BC	ITU	PEOU	PU	BC x PEOU	BC x PU
ATT							
BC	0.68						
ITU	0.68	0.577					
PEOU	0.704	0.642	0.614				
PU	0.548	0.488	0.524	0.638			
BC x PEOU	0.418	0.484	0.341	0.324	0.199		
BC x PU	0.322	0.342	0.325	0.19	0.247	0.615	

Table 2 contains the HTMT ratio to evaluate if the constructs are independent of each other. HTMT values are all lower than the set 0.85, meaning that the study demonstrates that every construct is distinct from each other (Henseler, Ringle, & Sarstedt, 2015)<sup>[15]</sup>. This confirms acceptable discriminant validity, allowing the constructs to be reliably used in the structural model.

**Table 3:** Fornell Larker Criterion

	ATT	BC	ITU	PEOU	PU
ATT	0.834				
BC	0.617	0.867			
ITU	0.624	0.538	0.885		
PEOU	0.63	0.583	0.566	0.842	
PU	0.488	0.44	0.482	0.569	0.84



Table 3 shows how discriminant validity is assessed among the research constructs. The AVE for each construct's diagonal value is bigger than the correlations with other constructs' off-diagonal values. This demonstrates that each concept has greater variation with its own indicators than

with those of other constructs, implying discriminant validity.

### Direct Path Analysis

**Table 4:** Coefficients

Path	B	STDEV	T value	p values	L Bound 2.5%	U Bound 97.5%	Hypotheses
PU -> ITU	0.129	0.051	2.545	.011	0.029	0.227	H <sub>1</sub> : Supported
PU -> ATT	0.191	0.058	3.297	.001	0.073	0.301	H <sub>2</sub> : Supported
PEOU -> ITU	0.189	0.058	3.247	.001	0.080	0.308	H <sub>3</sub> : Supported
PEOU -> ATT	0.522	0.048	10.940	.000	0.425	0.610	H <sub>4</sub> : Supported
ATT -> ITU	0.329	0.065	5.090	.000	0.201	0.450	H <sub>5</sub> : Supported
BC -> ITU	0.139	0.060	2.323	.020	0.025	0.261	H <sub>6</sub> : Supported

Table 4 shows that all hypothesized direct relationships in the structural model were statistically significant, providing support for hypotheses H<sub>1</sub> through H<sub>6</sub>. PU had a substantial positive effect on ITU ( $\beta = 0.129, p < .05$ ), indicating that for every unit increase in PU, ITU increases by 0.129 units. PU also significantly influenced attitude toward use ( $\beta = 0.191, p < .01$ ), meaning a one-unit increase in PU leads to a 0.191-unit increase in ATT. Perceived ease of use (PEOU) significantly predicted both ITU ( $\beta = 0.189, p < .01$ ) and ATT ( $\beta = 0.522, p < .001$ ), suggesting that a one-unit increase in PEOU results in a 0.189-unit increase in ITU and a 0.522-unit increase in ATT, respectively—the latter being

the strongest effect observed in the model. ATT significantly influenced ITU ( $\beta = 0.329, p < .001$ ), indicating that a one-unit increase in ATT leads to a 0.329-unit increase in ITU, highlighting the mediating role of attitude in technology acceptance. Behavioral control (BC) had a noteworthy positive effect on ITU ( $\beta = 0.139, p < .05$ ), meaning that a one-unit increase in BC results in a 0.139-unit increase in ITU. All 95% confidence intervals for the path coefficients excluded zero, further confirming the robustness and reliability of these relationships.

### Mediating Analysis

**Table 5:** Coefficients

Path	$\beta$	STDEV	T value	p values	L Bound 2.5%	U Bound 97.5%	Hypotheses
PU -> ATT -> ITU	0.063	0.022	2.895	.004	0.026	0.112	H <sub>7</sub> : Supported
PEOU -> ATT -> ITU	0.172	0.040	4.328	.000	0.101	0.257	H <sub>8</sub> : Supported

Table 5 shows the results of the mediation analysis, indicating that both hypothesized indirect effects were statistically significant, supporting hypotheses H<sub>7</sub> and H<sub>8</sub>. Specifically, the mediating effect of PU on ITU through ATT was substantial ( $\beta = 0.063, p < .01$ ), suggesting that ATT partially mediates the connection among PU and ITU. This means that a one-unit increase in PU leads to a 0.063-unit increase in ITU via its effect on ATT. The mediating impact of PEOU on ITU through ATT was also substantial

( $\beta = 0.172, p < .001$ ), indicating that ATT strongly mediates the association with PEOU and ITU. One-unit increase in PEOU results in a 0.172-unit increase in ITU through ATT. The 95% confidence intervals for both indirect effects did not include zero, confirming the significance and reliability of the mediating effects.

### Moderating Analysis

**Table 6:** Coefficients

Path	$\beta$	STDEV	T value	p value	L Bound 2.5%	U Bound 97.5%	Hypotheses
BC x PU -> ITU	-0.104	0.049	2.130	.033	-0.201	-0.010	H <sub>9</sub> : Supported
BC x PEOU -> ITU	0.018	0.060	0.297	.767	-0.094	0.139	H <sub>10</sub> : Not Supported

Table 6 presents the outcomes of moderating analysis examining whether behavioral control (BC) moderates the link with PU, PEOU, and ITU. The interaction term between BC and PU (BC  $\times$  PU) had a significant negative effect on ITU ( $\beta = -0.104, p = .033$ ), indicating that BC significantly moderates the connection between PU and ITU. Specifically, the negative beta advises that as BC increases, the positive effect of PU on ITU becomes weaker. In contrast, the interaction between BC and PEOU (BC  $\times$  PEOU) was not statistically significant ( $\beta = 0.018, p = .767$ ), demonstrating that BC does not meaningfully moderate the affiliation between PEOU and ITU. The 95% confidence interval for the BC  $\times$  PU interaction did not include zero, confirming the significance of the moderating effect, whereas the interval for BC  $\times$  PEOU did include zero,

supporting its non-significance.

### Discussion

The significant positive effect of PU on ITU corroborates the TAM's assertion that users are more inclined to adopt technology they find beneficial. This finding is consistent with prior research indicating that PU is a strong predictor of behavioral intention in FinTech (Rahmadhani *et al.*, 2022; Fitriati *et al.*, 2024) [24, 11]. Both TAM and this research show that if PU is high, users form a more positive attitude toward technology. It is also demonstrated by researchers that PU affects people's attitudes toward accepting FinTech (Silvia & Roosdhani, 2023; Rizkyla *et al.*, 2024; Adhikari *et al.*, 2024) [26, 25 1, 23]. It is clear from these findings that usability is key to understanding

technology usage. This is consistent with what TAM teaches: since technology is easy to use, users' views and intentions towards it become more positive. Aseng (2020) and Fitriati *et al.* (2024) [7, 11] found that if a person has a good opinion about FinTech services, they are more likely to use them. According to TPB, the reasons BC has a positive influence on ITU are aligned with the fact that perceived control plays an important role in strongly influencing people to behave that way. Researchers have also found that how confident people feel about using FinTech encourages them to use those services (Aseng, 2020; Fitriati *et al.*, 2024; Adhikari *et al.*, 2024) [7, 1, 23, 11]. According to the path analysis, PU, PEOU, attitude and BC influence Generation Z's willingness to use FinTech services. As the findings are similar to those stated in the literature, more research is required to investigate other factors that may play a role in adopting FinTechs.

The research shows that ATT is largely responsible for the impact of PU and PEOU on ITU among Gen Z. According to this model, people are persuaded to adopt a new technology because they see it as valuable (Davis, 1989) [9]. Signalent concluded that attitude is a main factor linking PU and ITU as ATT shows, PEOU is related to ITU which indicates that our attitude toward a system is influenced, leading us to adopt it because it is user-friendly. Results show that PEOU positively affects ITU by further increasing user-friendly features such as ATT which, in turn, shapes individuals' positive attitudes and their desire to use IT (Rizkyla *et al.*, 2024; Thapa, 2023) [25, 29].

This means that as BC increases, the positive effect of PU on ITU may decrease (Ajzen, 1991; Jangir *et al.*, 2023; Al Nawayseh, 2020) [2]. As a result, people may choose not to adopt a new technology when they feel they have control over how they behave. This finding supports the Theory of Planned Behavior (TPB) which explains that perceived control over an action can be more important than PU and can influence a person's decision to act (Ajzen, 1991) [2]. Alternatively, the link between BC and PEOU on ITU does not reach statistical significance which suggests that BC does not affect the effect of PEOU on ITU (Farah *et al.*, 2022) [10]. This outcome suggests that the ease with which a technology can be used remains a consistent predictor of ITU, regardless of an individual's perceived control over their behavior.

## 5. Conclusion and Implication

### Conclusion

The study verified that both TAM and TPB can account for the reasons behind Generation Z using FinTech. It was also shown that PU and PEOU both helped shape a positive ATT and stronger ITU FinTech. Having the right attitude was vital in explaining both the effects of PU and PEOU on ITU. Moreover, according to TPB, having control over one's behavior improves ITU and adjusts the level of impact PU has on ITU. Results indicate that younger people are more likely to use FinTech services if they feel confident and able to use them, along with enjoying what they have to offer.

### Implication

Many practical and theoretical conclusions from this study agree with explanations provided by TAM and TPB. By making it easier for people to use FinTech platforms, practitioners may improve Generation Z's desire to give these tools a try. Placing emphasis on shaping good attitude

in users will encourage more of them to begin using the product. Furthermore, better behavioral control by users influences the link between PU and intention, meaning strong software knowledge or ability encourages individuals to focus less on how useful they perceive FinTech. According to the study, PU, PEOU and BC from TAM and control have a strong relationship, helping to identify FinTech adoption approaches.

### Further Research Opportunity

Some of the shortcomings of this study provide opportunities for further investigation. The findings may not be applicable to other age groups or cultural situations because it only looked at Generation Z in Nepal. It is difficult to determine causation between the variables because of the cross-sectional design. Digital literacy, perceived risk, trust, and other possible moderating or mediating factors. For a deeper understanding of the changing dynamics of FinTech adoption across various groups and geographical areas, future study might use an experimental or longitudinal methodology and broaden the demographic scope.

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