

Understanding FinTech Adoption Through the Technology Acceptance Model (TAM): A Study Among Millennials.

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Abstract

The Technology Acceptance Model (TAM) was chosen as a theoretical framework for this study with the goal of the identification of the factors affecting millennial consumers adopt and real use of FinTech applications. The study variables were grouped according to the TAM constructs- Actual Usage (AU), Behavioural Intention (BI), Perceived Usefulness (PU) and Perceived Ease of Use (PEOU). The questionnaire was designed to collect the survey data. The data were analyzed by regression analysis. The findings revealed the importance of PU on the BI. PEOU and PU predicted the BI. Also, the findings revealed that BI and PU predicted AU, supporting the direct effect of PU and BI on Actual Use (AU) of FinTech. These findings demonstrated the significance of understanding the level of PU and its influence on enhancing the users' BI to increase the FinTech adoption rate among millennial consumers. For FinTech developers, educators, and policymakers, the results of the study can be a valuable guide for increasing the level of financial inclusion and consumer engagement in the digital economy.

Keywords: Technology Acceptance Model (TAM), Perceived Ease of Use, Perceived Usefulness, Behavioural Intention, Actual Usage.

1. Introduction

The dynamic rise of Financial Technology (FinTech) in the digital era has disrupted the financial industry (Sujarwo & Gde Satia Utama, 2025). FinTech is a mix of innovative technologies that has changed and automated the delivery (Costa et al., 2024) of financial services, products, institutions, and financial markets. FinTech encompasses peer-to-peer lending, digital wallets and mobile money, robo-advisers, and artificial intelligence that have changed the way people interact with, transact, invest, and talk about their money. Millennials were born between 1981 and 1996, and they are the largest demographic and economic group in the world and play a leading role in the adoption of and consumption of financial technology. This generation is creating a rising wave of demand for financial services as they move up in age. As Millennials have both financial and technological sophistication, they are slowly becoming one of the most significant financial sector growth and the development in terms of the most significant drivers. The way and extent this

generation uses FinTech platforms is different. Hence, it is essential for technology providers, developers, and regulators to develop a more nuanced understanding (Rahim et al., 2025) of the drivers for millennial FinTech adoption to achieve financial inclusion and innovation. The Technology Acceptance Model is a widely adopted theoretical model that can be used for the analysis of the proposed hypothesis. The Technology Acceptance Model (TAM) (Jia et al., 2022), which was created by Davis in 1989, asserts that users' intentions to adopt and use a technology are primarily determined by its perceived utility and ease of use (Jayashri & Lokhande, n.d.).

This study uses TAM to look into what influences millennials' adoption of FinTech. The research aims to identify the behavioural and psychological factors that influence this generational cohort's use of digital (3rd International Conference On Global Education: PROCEEDING BOOK SCHOOL OF EDUCATION Empowering Learners for the Digital Era 13th-14th August 2025, 2025) financial services. To offer a more comprehensive understanding of adoption behaviour, it also examines the roles of perceived risk, trust, and digital literacy as possible additions to the conventional TAM model (Priyadarshini et al., 2025).

By highlighting essential components that can improve FinTech adoption strategies, this paper adds to the body of knowledge in academia and in practice. FinTech firms can use the results to create more user-friendly platforms, and legislators can use them to guide the creation of policies that support safe and open digital finance ecosystems (Rana, 2025).

2. Theoretical Background

(Davis, 1989) developed the Technology Acceptance Model (TAM) (Jia et al., 2022), which is one of the most popular frameworks for analysing how information technology is adopted. The modified version of the model, also known as TAM2 or streamlined TAM (Venkatesh et al., 2003), users' Behavioural Intention to Use (BI) of a technology is primarily influenced by Perceived Ease of Use (PEOU) (Hamzah et al., n.d.) and Perceived Usefulness (PU), which in turn determines Actual Usage (AU). FinTech adoption studies where users make cognitive assessments of usefulness and usability without necessarily developing a clear attitudinal evaluation are especially pertinent to this version of TAM. Quick logical decisions and routine digital behaviour frequently avoid the affective evaluation stage in the context of millennials and FinTech, which supports the model's exclusion of attitude (Das, n.d.).

3. Review of Literature

(Rana, 2025) Did research to investigate the factors influencing FinTech adoption among (VALSA+AYUNDA+TISYA+EDIT+COSTING+DONE+2025, n.d.) millennials by collecting data from Karnali Province, Nepal, and found that PEU and social influence are important factors (Lu, 2021) that (Lu, 2021) force the adoption of FinTech. (Nangin et al., 2020) analysed the effects of Perceived Ease of Use (Fairuz Adnan et al., n.d.), Security, and Promotion on Trust and Its Implications on Fintech Adoption (Nhung et al., 2024) (Gde et al., 2024) analyses the influence of perceived ease of use, trust, and perceived risk on the (Ramizah & Rahayu, 2026) adoption of fintech, especially by focusing on loan procedures. (Trisanti & Tinggi Ilmu Ekonomi YKPN, 2024) have explored the impact of perceived usefulness and ease of

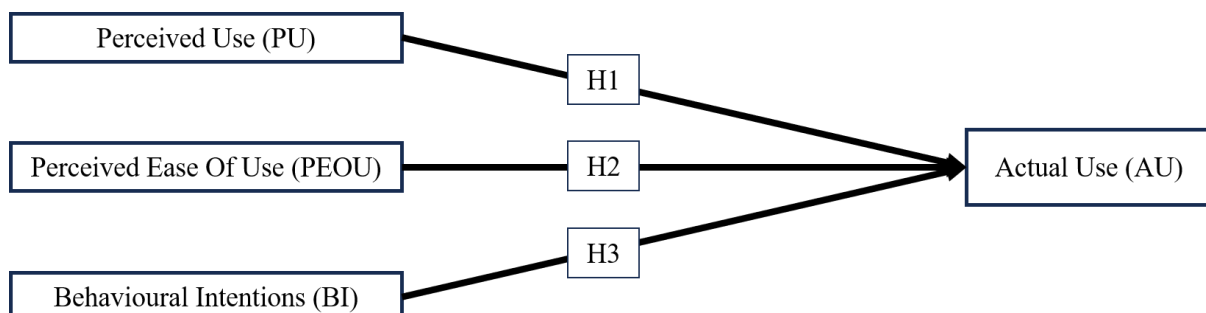
use(Chathuranga, n.d.) on the adoption of fintech lending applications by referring to Indonesia. They excluded behavioural intention and attitude towards the use of technology. (Priyadarshini et al., 2025) observed factors associated with customers' attitude towards acceptance of fintech facilities. They have analysed only attitude and intention towards fintech usage. (Kumar et al., 2025) investigated the impact of financial technology (Fintech) services on customer loyalty by considering customer satisfaction as a mediating factor.

(Yusuf et al., n.d.) A study was conducted on the(Journal of Scientific & Publications, 2019) usage of Fintech P2P lending by entrepreneurs in North Sulawesi Province (Yusuf & Gilbert Waani, 2024). They have used the Unified Theory of Acceptance and Use of Technology (UTAUT)(Berumen, n.d.) to explain behavioural intention to use P2P fintech lending services. (Puttri et al., 2024) analysed the Behavioural Intention of millennials in FinTech usage as a payment platform and the factors that influence their adoption rather than the TAM model. (Khan et al., 2025) explored the behavioural factors that are influencing FinTech adoption, focusing on mobile banking applications, referring to Pakistan. (Shahzad et al., 2022) examined how consumers adopt Fintech services by considering the various constructs(Graužinienė & Kuizinienė, 2021) of the technology acceptance model(Wurth et al., 2023) (TAM)(Jia et al., 2022), which include perceived usefulness, perceived ease of use, user innovativeness, trust and behavioural intention to use Fintech platforms. (Pant & Agarwal, 2024) studied the impact of digital financial literacy on the adoption of fintech.

(Hurani & Abdel-Haq, 2025) examined FinTech adoption in the Palestinian banking sector, focusing on the role of(3rdInternationalConference OnGlobalEducation: PROCEEDINGBOOK SCHOOL OF EDUCATION EmpoweringLearnersfortheDigitalEra 13th-14thAugust2025, 2025) innovation, customer satisfaction, and competitiveness. (Ummah Sapsuha et al., 2025) A study focused on the behaviour of adopting fintech. (Chaudhary & Chaudhary, 2023) demonstrated a significant positive effect of constructs of the TAM model, such as perceived ease of (Chathuranga, n.d.)use, perceived value, perceived usefulness, perceived enjoyment and trust and security concern, on the intention to adopt Fintech. (Marco & Arifin, 2024) analysed perceived benefits and perceived behavioural control towards adoption of fintech.

4. Conceptual Model

Figure 1: Hypothesised Conceptual Model



5. Research Methodology

The study uses a quantitative descriptive and cross-sectional research design to investigate the factors influencing actual usage of FinTech (Jisha TP, 2024). The study primarily concentrates on the impact of real FinTech use via TAM analysis. Data were collected from tech savvy millennials from various cities in Kerala. Since convenience sampling technique was used, respondents were those who had access to technology. 600 questionnaires were distributed and 569 returned. But after screening all those who did not provide accurate data, only 456 were used for analysis. Data analysis was carried out using SEM. Descriptive statistics was carried out using SPSS. Then, the measurement and structural model(Rahim et al., 2025) were evaluated using SmartPLS 4

Hypotheses

H1: PEOU has a significant impact on Actual Usage of FinTech.

H2: Perceived usefulness has a significant impact on Actual Usage of FinTech.

H3: Behavioural Intention has a significant impact on the Actual Usage of FinTech.

6. Data Analysis and Discussion.

Demographic Analysis

Table 1: Demographic Statistics

Demographic variable	Categories	Frequency	%
Age	Below 30	124	27.2
	30-40	220	48.2
	Above 40	112	24.6
Gender	Male	128	28.1
	Female	328	71.9
Employment Type	Govt.	36	7.9
	Private	372	81.6
	Self	48	10.5
Monthly Income	<30,000	262	57.5
	30,000 – 50,000	116	25.4
	50,000 – 75,000	42	9.2
	>75,000	36	7.9
Area of Residence	Urban	212	46.5
	Semi Urban	144	31.6
	Rural	100	21.9
Usage of fintech Platform	Yes	392	86
	No	64	14
Frequency of usage	Daily	56	12.3
	Weekly	92	20.2
	Monthly	152	33.3
	Rarely	156	34.2

Source: Author

Table 1 presents the demographic profile of the 456 respondents. The majority of the respondents were (Berumen, n.d.) 30-40 years old (48.2%), female (71.9%) and employed in the private sector (81.6%). More than half of the respondents reported a monthly income below ₹30,000, while 46.5% resided in urban areas. Most respondents were users of FinTech Platforms, with 34.2% using them rarely and 33.3% using them monthly. Overall, the sample represents a diverse group of FinTech users with varied demographic characteristics.

Table 2: Outer Loading, VIF, and Reliability

Items	Outer Loading	VIF	Cronbach's Alpha	Composite Reliability	AVE (Average Variance Extracted)
AU1	0.724	1.319	0.760	0.846	0.584
AU2	0.837	2.166			
AU3	0.570	1.493			
AU4	0.888	2.691			
BI 1	0.849	3.250	0.857	0.904	0.703
BI 2	0.829	2.467			
BI 3	0.752	2.195			
BI 4	0.917	3.780			
PEOU 1	0.919	6.147	0.924	0.946	0.813
PEOU 2	0.893	4.421			
PEOU 3	0.928	4.433			
PEOU 4	0.866	2.280			
PU1	0.966	10.313	0.900	0.933	0.779
PU2	0.877	4.022			
PU3	0.956	10.918			
PU4	0.707	1.563			

Source: Author

All Indicators in Table No.2 are within the threshold limit. The outer loading of the indicators ranged from 0.570 to 0.966, with most values exceeding the recommended threshold (Rahim et al., 2025) limit of 0.70, indicating satisfactory indicator reliability. Cronbach's Alpha values ranged from 0.760 to 0.924, and composite reliability values ranged from 0.846 to 0.946, demonstrating good internal consistency reliability. Furthermore, the AVE values ranged from 0.584 to 0.813, all exceeding the recommended threshold (Rahim et al., 2025) of 0.50, thereby confirming adequate convergent validity. Overall, the measurement model exhibited acceptable reliability and convergent validity for all the constructs.

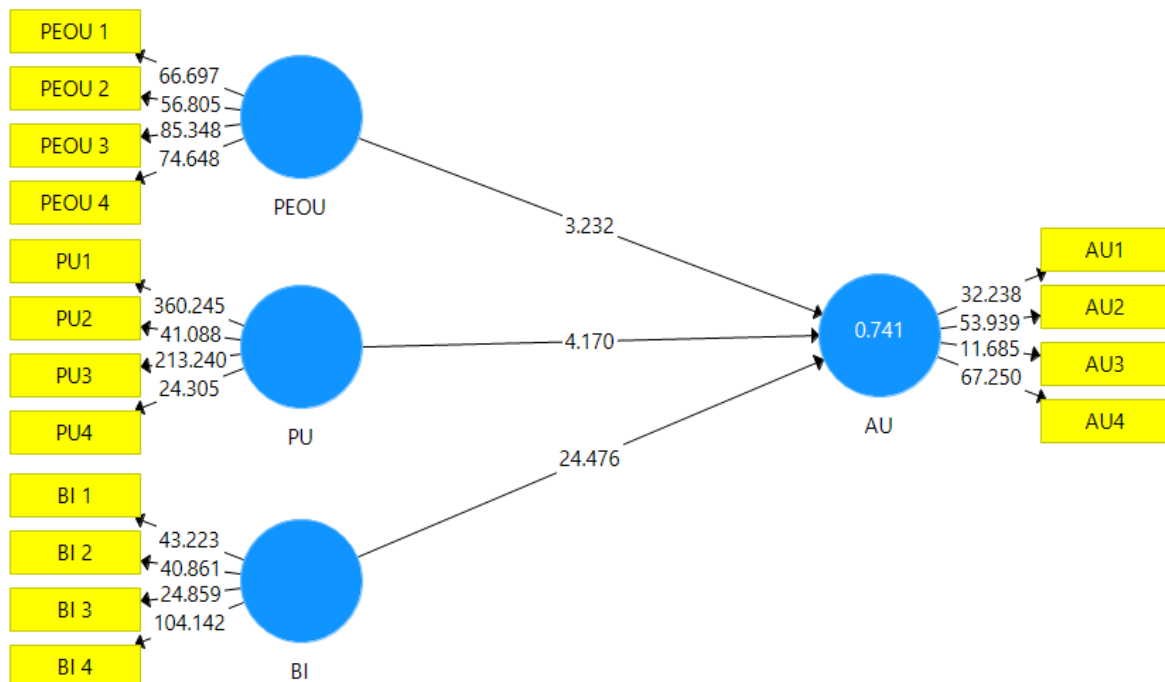
Table 3: FLC & HTMT

Item	FLC (Fornell–Larcker Criterion)				HTMT (Heterotrait–Monotrait Ratio)			
	AU	BI	PEOU	PU	AU	BI	PEOU	PU
AU	0.764							
BI	0.848	0.839			0.892			
PEOU	0.589	0.736	0.902		0.632	0.820		
PU	0.682	0.742	0.819	0.882	0.774	0.845	0.876	

Source: Author

Table 3 shows the assessment of discriminant validity using the Fornell-Larcker Criterion (FLC) and the Heterotrait-Monotrait Ratio (3rdInternationalConference OnGlobalEducation: PROCEEDINGBOOK SCHOOL OF EDUCATION EmpoweringLearnersfortheDigitalEra 13th-14thAugust2025, 2025)(HTMT). The square root of the AVE for each construct was greater than its correlations with other constructs, satisfying the FLC and indicating adequate discriminant validity. Furthermore, the HTMT values ranged from 0.632 to 0.892, all of which were below the recommended threshold of(-Goa, n.d.) 0.90. These results confirm that the(3rdInternationalConference OnGlobalEducation: PROCEEDINGBOOK SCHOOL OF EDUCATION EmpoweringLearnersfortheDigitalEra 13th-14thAugust2025, 2025) constructs are empirically distinct from one another, demonstrating satisfactory discriminant validity for the(Chathuranga, n.d.) measurement model.

Figure 2: Structural Model



Source: Author

Figure 2 shows the bootstrapping results of the PLS SEM model. The results indicate that all three hypothesised relationships have t values greater than the(Giday & Perumal, 2024) critical value of 1.96,

demonstrating that the structural paths are statistically significant at the 5% significance level. Out of the three relationships, the t value (24.476) for behavioural intention to Actual usage is high, indicating that it is the strongest predictor of Actual Usage. The t values for the other two relations, that is, PEOU to AU (30232) and PU to AU (4.170), also show a significant relationship between the (Berumen, n.d.) dependent variable and the independent variable. With an R^2 value of 0.741 for the endogenous construct AU, the research explained that PEOU, PU, and BI have a strong predictive capability. According to Hair et al. (2013), an R^2 value of 0.67 indicates strong predictive capability. Moreover, the structural relationships indicate that (Wurth et al., 2023) all the constructs are statistically significant according to the bootstrapping analysis. Additionally, the structural relationship and the bootstrapping analysis confirm that all measurement indicators are statistically significant. The indicator t-values range from 11.685 to 360.245, substantially exceeding the recommended threshold (Rahim et al., 2025) of 1.96, indicating that all observed variables contribute significantly to measuring their respective latent constructs, thereby supporting the reliability and validity of the (3rd International Conference On Global Education: PROCEEDING BOOK SCHOOL OF EDUCATION Empowering Learners for the Digital Era 13th-14th August 2025, 2025) measurement model.

7. Discussion

As per the bootstrapping result, it is observed that users with the intention to (Giday & Perumal, 2024) adopt fintech services mostly convert their intention to behaviour as the highest t value is found for the association between BI and AU. Thus, this finding supports Davis's TAM theory that BI has the most direct relationship with technology use. Also, the research findings indicated that the perceived ease of use had a significant and positive impact on FinTech adoption among millennials. Thus, millennials are perceived to adopt financial technologies that are user-friendly, less demanding effort, more convenient and more efficient. By offering simple interfaces, they can easily navigate with ease, register and have an uncomplicated payment method, FinTech can increase their continuous use of the services and thus enhance the rate at which the technology is adopted. This outcome aligns with the findings of (Chathuranga, n.d.) (Rana, 2025b), Click or tap here to enter text, who discovered that PEOU was one of the most important determinants of millennial fintech adoption. (Theresia Trisanti, 2024) Also found that users are more likely to continue using (Fairuz Adnan et al., n.d.) digital lending applications when they perceive tangible performance benefits. These findings indicate that FinTech providers should continuously improve service quality, functionality, and value-added features to strengthen users' perceptions of usefulness.

The proposed model (Rahim et al., 2025) explains approximately 74.1% of the variance in actual usage, indicating the predictive power of the proposed constructs. (Hair, 2014) said that a more than 0.67 R^2 value represents strong explanatory power in PLS-SEM models.

Therefore, the study proves that these three variables have a high explanatory power of millennials' FinTech usage behaviour. On the one hand, the study highlights the importance of TAM in analysing the usage of digital financial services. On the other hand, the study confirmed that actual usage of FinTech depends on users' consideration of its usefulness and ease of use, which correspond to the basic assumptions of TAM. Thus, this study has made a significant contribution to the FinTech literature

by empirically validating the application of TAM in understanding millennials' FinTech usage behaviour, one of the most promising user groups of financial technologies. In this regard, it is also essential to note that the findings of this study reveal more critical practical implications, such as the importance of focusing on the customer experience to ensure customer satisfaction and encourage FinTech adoption.

Overall, the results show that millennials' actual use of FinTech platforms is significantly influenced by behavioural intention, perceived usefulness, and PEOU. In addition to validating the Technology Acceptance Model in the FinTech context, the findings offer policymakers, financial institutions, and FinTech developers' useful advice on how to improve customer adoption and sustainable use of digital financial services.

8. Conclusion

The impact of Perceived Ease of Use (PEOU), Perceived Usefulness (PU), and Behavioural Intention (BI) on the Actual Usage (AU) of FinTech services was investigated in this study using the Technology Acceptance Model (TAM). The findings show that the (Lu, 2021) model has a high degree of explanatory power, explaining 74.1% of the variation in actual usage. The strongest predictor of FinTech usage was behavioural intention, followed by perceived usefulness. Perceived ease of use had a significant but relatively small impact. The results confirm that TAM is applicable in the FinTech context and indicate that improving FinTech platforms' usefulness, service quality, and user experience can boost users' behavioural intentions and encourage increased adoption and digital financial inclusion.

This study lays the groundwork for using the TAM to comprehend FinTech adoption. To improve the model's explanatory power, future studies might incorporate more variables like perceived security, trust, financial literacy, digital literacy, and social influence. To increase the generalizability of the results, researchers may also conduct longitudinal studies to examine changes in user behaviour over time and expand the study to different geographic areas or demographic groups. To gain a deeper understanding of the (Rahim et al., 2025) factors influencing FinTech adoption, future research can investigate mediating and moderating variables.

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