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The role of IT mindfulness in digital technostress and intention to use fintech in Indonesia

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Abstract

Research aims: This study aims to investigate how IT mindfulness and digital technostress affect the Y and Z generation of consumers' intentions to adopt Fintech in Indonesia.

Design/Methodology/Approach: Consumer respondents from Indonesia's Y and Z generations were selected in this study. SEM-PLS was employed to examine the 309 respondents.

Research findings: The study suggested that while IT mindfulness could decrease the adverse effects of digital technostress on the intention to use Fintech and increase it, digital technostress did not influence the intention to use Fintech.

Theoretical contribution/Originality: This is the first study to examine how IT mindfulness and digital technostress affect customers in Indonesian Y and Z generation's intention to use Fintech. The findings of this study add to the body of knowledge on IT mindfulness and will guide future research in this area and also be helpful to innovators and decision-makers in the field of financial technology so that consumers will continue to use it and, ultimately, support sustainable development.

Keywords: IT Mindfulness; Fintech; Digital Technostress; Gen Z; Gen Y; Indonesia

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Introduction

This study aims to investigate the role of IT mindfulness on the impact of technostress on the intention to use Fintech in Indonesia. The development of smartphones and mobile internet technology has driven the development of mobile payments worldwide (Hasan et al., 2021). Mobile payments are a form of Fintech. Fintech stands for Financial Technology. Various forms of financial technology used to automate processes in the financial sector are referred to as Fintech (Das, 2019). Fintech was established after the global financial crisis in 2008 from the integration of artificial intelligence, blockchain, cloud computing, and big data with finance (Chen et al., 2022). Until now, Fintech has proliferated (Nelloh et al., 2019) and attracted tremendous attention globally (Fosso Wamba et al., 2020). The COVID-19 pandemic has increasingly increased the number of Fintech users (Fu & Mishra, 2022; Le, 2021) as consumers realize that Fintech services are very useful in today's life (Ambarsari et al., 2021; Le, 2021). In addition, Fintech is also able to answer the need by changing the supply chain networks in almost all business sectors

(Fosso Wamba et al., 2020). Furthermore, Fintech can encourage the use of renewable energy (Croutzet & Dabbous, 2021) and has excellent potential for socioeconomic development and environmental improvement (Zhang et al., 2021). Fintech is also seen as being able to provide access to financial services to the poor to help them get out of poverty (Appiah-Otoo & Song, 2021; Lagna & Ravishankar, 2022). In addition, Tao et al. (2022) research showed that Fintech could reduce carbon emissions. According to several studies, Fintech can support Sustainable Development Goals/SDGs (Arner et al., 2020; Blakstad & Allen, 2018; Hinson et al., 2019; Hudaefi, 2020; Michael, 2022; Zetzsche et al., 2019). It indicates that Fintech is not only a phenomenon or trend but has many benefits. Therefore, the use of Fintech must be supported and continued to support the creation of sustainable development goals.

Research on sustainable intentions to use Fintech is generally related to convenience, benefits, trustworthiness, risk, and security (Al Nawayseh, 2020; Ali et al., 2021; Daragmeh et al., 2021; Franque et al., 2021; Hasan et al., 2021; Jung et al., 2020; Le, 2021; Oktavendi, 2020; Oktavendi & Mu'ammal, 2021; Rabaai, 2021; Ryu, 2018; Sasongko et al., 2022; Setiawan et al., 2021; Setyaningsih et al., 2019; Shiau et al., 2020; Singh et al., 2020; Wang et al., 2019; Xie et al., 2021). Meanwhile, research on unsustainable intentions to use Fintech is undoubtedly related to the obstacles that arise from using information technology, in this case, Fintech. Technostress is one of the challenges people face when utilizing Fintech (Ragu-Nathan et al., 2008; Tarafdar et al., 2007). Technostress occurs due to the rapid development of technology (Ahmad et al., 2012; Çoklar & Şahin, 2011; Wang et al., 2008). According to Salazar-Concha et al. (2021), the development of information technology is unlimited, while humans have limitations in dealing with the development of information technology, indicating that humans will not be able to avoid technostress. What can be done is to determine what can prevent or reduce its impact. Several studies have shown that the impact of technostress can ultimately reduce a person's willingness to use Fintech (Liébana-Cabanillas et al., 2020; Wu et al., 2022). Therefore, knowing things that can mitigate technostress is necessary to prevent a decrease in someone's intention to use Fintech. Lee (2021) demonstrates that self-efficacy with digital technology can reduce the effect of technostress on the intention to use Fintech. In addition, according to Ioannou & Papazafeiropoulou (2017), IT mindfulness has the potential to reduce the adverse effects of technostress. Currently, there are no studies investigating IT mindfulness as a factor that can mitigate the impact of technostress on the intention to use Fintech. Therefore, this research will fill this gap with consumer respondents of generations Y and Z as a generation starting to be digitally literate (Cilliers, 2017) and using a setting in Indonesia with the potential and promising expansion of the Fintech sector (Kharisma, 2021). Fintech in Indonesia is developing rapidly (Iman, 2018b; Abdillah, 2019), leading to a high possibility of technostress. Therefore, research in Indonesia is urgently needed.

Empirical and theoretical studies showed that digital technostress could reduce the intention to use Fintech (Lee, 2021). Research by Ioannou & Papazafeiropoulou (2017) revealed that IT mindfulness could reduce the negative impact of technostress. Therefore, we expect this study to demonstrate that digital technostress can reduce the intention to

use Fintech, IT mindfulness can increase the intention to use Fintech and reduce the negative impact of digital technostress on the intention to use Fintech.

The respondents' data in this study used Fintech Gen Y and Gen Z consumers in Indonesia. The respondents' criteria were all consumers born between 1980 - 2012 and have used Fintech or digital payments such as OVO, GO-Pay, E-Banking, E-Wallet, Flip, LinkAja, Dana, etc. The construct of this research consisted of several combinations of previous studies. Digital technostress consists of four dimensions. IT mindfulness consisted of four dimensions, and intention to use Fintech consisted of several measurement items. This study utilized the following control variables: perceived ease of use, perceived usefulness, digital technology self-efficacy, gender, educational background, and period of use of Fintech.

This study contributes to several aspects. First, this study adds to our understanding of how IT mindfulness can enhance Fintech usage intentions among Indonesian Y and Z generations while reducing digital technostress's adverse effects. Second, this research encourages further research from an IT mindfulness perspective. Third, this research provides input to innovators and policymakers to make Fintech easier and more inclusive and create the necessary regulations so that users of Fintech have a sustainable intention to do so and contribute to sustainable development. Fourth, Indonesia is one of the countries with the largest Fintech consumers, so it can provide an overview of how IT mindfulness can increase the intention to use Fintech and ultimately help realize sustainable development goals. Finally, to the best of the researcher's knowledge, this is the first study to examine the association between digital technostress and intention to adopt Fintech, with IT mindfulness contributing as a moderating variable.

This article is arranged in succession as follows: 1) Literature and hypothesis development which consists of literature on variables and how hypotheses are formulated; 2) Methodology related to sampling method, sample criteria, and variable measurement, 3) Results and discussion related to research results and discussion; and 4) Conclusions section related to the conclusion, contributions, and limitations of the research.

Literature Review and Hypotheses Development

Fintech Development in Indonesia

Fintech in Indonesia has emerged and developed since 2010, along with advances in technological infrastructure (Iman, 2018a). It is a rapidly growing industry (Suryono et al., 2021). Indonesia is one of the nations in Southeast Asia with a rapidly expanding Fintech market (Abdillah, 2019). According to Statista (2022a), in 2020, the value of electronic money transactions in Indonesia reached 205 trillion rupiahs, much higher than in 2010, which was only 981 billion rupiahs. Meanwhile, it is estimated that the value of e-commerce payments in 2023 will reach more than 400 trillion rupiahs (Statista, 2022b). It indicates that from 2010 to 2020, electronic money transactions in Indonesia will continue to grow, so the use of Fintech as a transaction tool will also continue to develop. The

development of Fintech in Indonesia is strongly influenced by five unicorns: Gojek, Traveloka, TokoPedia, BukaLapak, and OVO (Abdillah, 2019). All these unicorns involve financial technology to conduct business transactions. According to Statista (2022a), consumers in Indonesia are increasingly choosing digital payments and e-wallets to make transactions. As a result, it is not surprising that Fintech is developing quickly in Indonesia. According to Iman (2018), Fintech is not only a phenomenon that cannot be compared to other start-ups and can significantly alter the commercial and economic landscape.

Digital Technostress

Information technology is a double-edged sword (Liang & Xue, 2009). It indicates that technology, in addition to providing benefits, can also have a negative impact, one of which is stress due to prolonged use of technology often referred to as technostress (Verkijika, 2019). Technostress is anxiety caused by issues with adapting to the usage of information technology (Ragu-Nathan et al., 2008). According to Ragu-Nathan et al. (2008), five conditions cause technostress, namely techno-overload (OVL), techno-invasion (IVS), techno-complexity (CPX), techno-insecurity (INS) and techno-uncertainty (UCT). Techno-overload occurs when users encounter overloaded information, and it is difficult for them to distinguish between useful or useless information. Techno-invasion is an imbalance between work and personal life when people need to stay connected to ICT. Techno-complexity is associated with the complexity of ICT, which makes users feel that they do not have adequate knowledge about ICT, so they are pushed for time investment in learning ICT. Techno-uncertainty is a situation in which ICT continues to experience changes and updates that create uncertainty, forcing users to continue learning about ICT. Techno-insecurity is a situation where users are concerned about losing their work as the system will replace them or because other people who understand ICT better would replace them. This study does not use techno-insecurity, similar to Lee (2021), as it does not compare abilities between individuals, so techno-insecurity is not suitable for this study.

According to Chou and Chou (2021), technostress can affect user performance and continued intention to use technology. Although just a few scholars have studied the connection between technostress and intention to use Fintech, their findings indicate that technostress harms users' intention to use Fintech (Lee, 2021; Liébana-Cabanillas et al., 2020; Wu et al., 2022). However, some research in terms of technology has been conducted. Research conducted by Verkijika (2019) on adolescents in South Africa shows that technostress harms the continued intention to use textbooks. Research by Maier et al. (2015) on Facebook users showed that technostress could reduce the intention to use Facebook. Research conducted by Khlaif et al. (2022) on teachers in Palestine revealed that technostress decreased teachers' intention to use cellular technology. Based on theoretical concepts and previous research, the first to fourth hypotheses are as follows:

***H_1**: The complexity of digital technology negatively affects the intention to use Fintech.*

***H_2**: The Overload negatively affects the intention to use Fintech.*

***H_3**: The invasion of digital technology negatively affects the intention to use Fintech.*

***H_4**: The uncertainty of digital technology negatively affects the intention to use Fintech.*

IT-Mindfulness

Mindfulness can be interpreted as an individual's awareness of the phenomena (Dane, 2011). According to Thatcher et al. (2018), in the context of information technology, IT mindfulness can be defined as "*The specific dynamic nature of IT, as evidenced when working with IT, where users focus on the present, pay attention to detail, show a willingness to consider other uses, and show genuine interest in investigating IT features and failures"*. Thatcher et al. (2018) refer to identifying four dimensions of IT mindfulness, as follows: (1) awareness of differences, precisely a factor that measures how well users comprehend the potential and capabilities of IT; (2) awareness of diverse perspectives, namely the aspect referring to how users recognize various system usage strategies and comprehend their potential value; (3) openness to novelty, or the quality of users' desire to investigate a system's new capabilities or characteristics; and (4) present-day orientation, which is a dimension that refers to the extent to which users are engaged in a particular and current context so that more conscientious IS (Information System) users are constantly adopting new features to increase their productivity while performing tasks.

Several studies have shown that mindfulness can reduce stress. More clearly, mindfulness can effectively reduce stress in students (Burgstahler & Stenson, 2020; Kaiseler et al., 2017; Palmer & Rodger, 2009; Petterson & Olson, 2017; Shearer et al., 2016; Song & Lindquist, 2015; Warnecke et al., 2011), reduce stress in the workplace (Brinkmann et al., 2020; Chin et al., 2019; Grégoire & Lachance, 2015; Vella & McIver, 2019; Zeller & Levin, 2013; Zołnierczyk-Zreda et al., 2016) and reduce stress in patients (Kvillemo & Bränström, 2011; Ledesma & Kumano, 2009; Pradhan et al., 2007; Praissman, 2008; Reibel et al., 2001; Zainal et al., 2013). In addition, according to research by Ioannou & Papazafeiropoulou (2017) and Ioannou et al. (2022), mindfulness can also play a role in reducing technostress. In fact, according to several studies, the relationship between mindfulness and intention to use technology is significantly good (Flavian et al., 2020; Sun et al., 2016; Sun & Fang, 2010; C. Wu et al., 2022). Based on theoretical concepts and previous research, the fifth to ninth hypotheses are as follows:

***H_5**: IT mindfulness can increase the intention to use Fintech.*

***H_6**: IT mindfulness can reduce digital technology's complexity in using Fintech.*

***H_7**: IT mindfulness can reduce overload in the use of Fintech.*

***H_8**: IT mindfulness can reduce the invasion of digital technology in Fintech.*

***H_9**: IT mindfulness can reduce uncertainty in the use of Fintech.*

Research Method

Research Design

Figure 1 shows the model of this research.

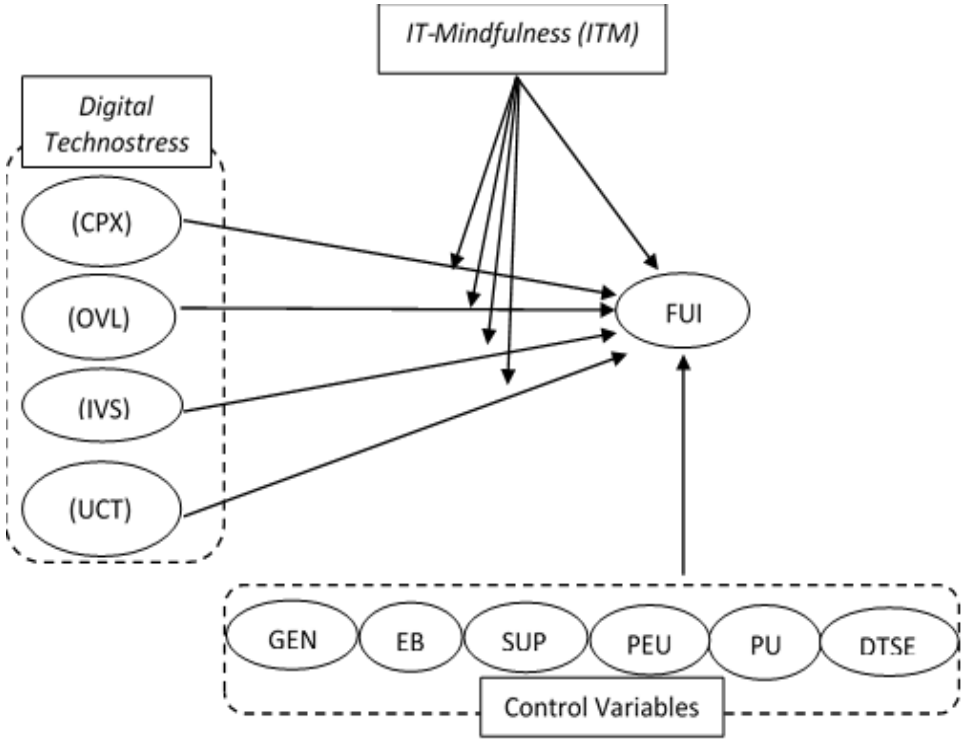

Figure 1 Research Model

CPX: complexity; OVL: overload; IVS: invasion; UCT: uncertainty; ITM: IT Mindfulness; FUI: Fintech usage intention; PEU: perceived ease of use; PU: perceive usefulness; DTSE: digital technology self-efficacy; GEN: gender; EB: Educational background; SUP: smartphone usage period.

Data and Sample

The sampling method used in this study refers to Lee (2021). However, this study used Gen Y (1977-1993) and Gen Z (1993-2005) respondents. This study obtained data using a questionnaire survey of 5 Likert scales, 1-5 (1 = strongly disagree; 5 = strongly agree). This study was conducted in Indonesia due to the country's rapid expansion in the Fintech industry (Hidajat, 2020; Phan et al., 2020). Moreover, the country has great potential for the Fintech industry (Batunanggar, 2019; Butar et al., 2022). The criteria for respondents of this research included all Fintech consumers who were born between 1980 and 2012. Fintech consumers have used all Fintech services or Fintech applications such as OVO, GO-Pay, E-Banking, E-Wallet, Flip, LinkAja, Funds, etc. In this study, Gen Y and Gen Z were

distinguished. According to Cilliers (2017), Gen Y and Z have started to be literate about technology and are referred to as the generation living in the technology era. Therefore, research on both generations is needed as they are very likely to experience technostress due to interacting with technology. Moreover, according to Shin and Choi (2019), generations Y and Z are more tech-savvy. Therefore, Fintech must provide improved accessibility, ease, and tailored goods to better meet client expectations. There are some differences of opinion about the start and end of Gen Y and Gen Z. According to Turner (2015), Gen Z was born between 1993 and 2005, while Gen Y was born between 1977 and 1993. Bencsik et al. (2016) denoted that Gen Z was born between 1995 and 2010, while Gen Y was born between 1980 and 1995, while Cilliers (2017) stated that Gen Z was born after 1995 and that Gen Y was born between 1980 and 1995. In this study, we chose from 1980 to 2012 (Gen Y: 1980-1993 and Gen Z: 1993-2012). Furthermore, before the questionnaire was distributed, a pilot test was conducted on 30 respondents with the same criteria to determine the reliability and validity of the research instrument. The pilot test results showed that all research instruments were reliable and valid, so they could be widely distributed to respondents with the same criteria. After the data was collected according to the target of a minimum sample of 70 respondents referring to Cohen (1992), it could be analyzed using SEM-PLS with the Warp-PLS analysis tool.

Variables and Construct Measurement

The independent variable in this study was digital technostress, or the stress people feel due to difficulties adapting to information technology (Ragu-Nathan et al., 2008). The digital technostress (DTS) construct refers to Tarafdar et al. (2007), which consists of 5 dimensions: complexity, overload, invasion, uncertainty, and insecurity. This study only employed four dimensions, according to Lee (2021), namely complexity (CPX), overload (OVL), invasion (IVS), and uncertainty (UCT), while the insecurity dimension (INS) was not employed. The reason was that the insecurity dimension was related to the relationship between a person and other people in the organization, while this study aimed to identify individuals only; thus, insecurity was not suitable as a dimension. Furthermore, this study utilized the independent variable of Fintech Usage Intention. The Fintech usage intention (FUI) construct refers to Lee (2021), consisting of five measurement items. Furthermore, this study also utilized IT mindfulness (ITM) moderating variables, namely individual awareness and vigilance of the phenomena (Dane, 2011). The term "IT mindfulness" (ITM) was denoted by Thatcher et al. (2018), which has four components: attention to distinction (AD), awareness of multiple perspectives (MP), openness to novelty (ON), and orientation in the present (OP). In addition, this study also used control variables referring to Thatcher et al. (2018) consisting of perceived ease of use (PEU), perceived usefulness (PU), and digital technology self-efficacy (DTSE) as well as control variables in the form of gender (GEN), educational background (EB) and duration of smartphone use (SUP). It is more clearly shown in Table 1.

Table 1 Construct and Measurement Item

Construct	Measurement Item	Source
OVL	Digital technology forces me to do more work than I am capable of doing Due to digital technology, I am forced to know something even with unnecessary information Due to technology, I must work more quickly Due to digital technology, I am pushed to work under stringent time constraints	Lee (2021) & Tarafdar et al. (2007)
IVS	I feel like digital technology is impacting my personal life I spend less time with my family due to this technology I sacrifice my personal time to keep up with new technology	Lee (2021) & Tarafdar et al. (2007)
CPX	I do not understand digital technology well enough to perform my job effectively It took me a long time to understand and use new digital technologies I do not have enough time to study and improve my digital technology skills I often find it too complicated to understand and use new digital technologies	Lee (2021) & Tarafdar et al. (2007)
UCT	I believe that digital technology is constantly evolving I believe that software for computers and mobile devices is constantly evolving	Lee (2021) & Tarafdar et al. (2007)
AD	I have no trouble coming up with innovative and valuable Fintech usage Whenever I use Fintech, I am quite creative By using Fintech, I added a lot of additional capabilities to my work-related responsibilities	Thatcher et al. (2018)
MP	I am often eager to learn about new Fintech applications I am open-minded about new ways of using Fintech	Thatcher et al. (2018)
ON	I love investigating different ways of using Fintech I am interested in the various applications of Fintech I love finding alternative strategies to use Fintech	Thatcher et al. (2018)
OP	I often observe how others use Fintech I pay attention to the overall real state of a project when using Fintech When I use Fintech, I am personally involved	Thatcher et al. (2018)
FUI	I intend to use Fintech services I predict I will use Fintech services I plan to use Fintech services I would strongly advise others to use Fintech services I would like to use Fintech services as frequently as possible	Le (2021)
PEU	My interactions with Fintech are understandable and straightforward Fintech interactions do not demand a lot of mental effort I have no trouble getting the Fintech to do what I want I think Fintech is easy to use	Thatcher et al. (2018)
PU	Using Fintech services helps me make online purchases faster Using Fintech services increases the effectiveness of my online purchases Using Fintech services makes it easy for me to make online purchases Overall, using Fintech services is beneficial	Le (2021)
DTSE	I think I'm competent with the majority of digital technology The majority of the digital tools I use are simple to use I can save a great deal of time due to digital technology	Lee (2021)

Results and Discussion

Data

The final result of data collection obtained a total of 309 respondents. Male respondents comprised 35.5% less than the number of female respondents, 64.7%. Gen Y consisted of 7.8%, much less than Gen Z, consisting of 92.2%. Respondents who were married comprised 11.3%, and those who were single comprised 88.7%. In addition, most of the respondents educational backgrounds were undergraduates and had used smartphones for more than 9 years. The demographic information of respondents is presented in Table 2.

Table 2 Demographic Information of Respondents

Demographic Information		Frequency	%
Gender	Male	109	35.3
	Female	200	64.7
Gen	Y	24	7.8
	Z	285	92.2
Marital status	Married	35	11.3
	Single	274	88.7
Educational background	Junior High School	4	1.3
	Senior High School	55	17.8
	Bachelor	232	75.1
	Masters/upper	18	5.8
Period of using a smartphone	< 1 year	6	1.9
	1 – 3 years	16	5.2
	3 – 5 years	37	12.0
	5 – 7 years	64	20.7
	7 – 9 years	86	27.8
	> 9 years	100	32.4

Validity and Reliability Test

Validity and reliability testing is the initial stage before testing the hypothesis. Both tests aim to ensure that the research instrument is valid and reliable. First, the convergent and discriminant validity tests comprise the validity test. Convergent validity testing is demonstrated in Table 3, namely the factor loading value (bold letters). According to Hair et al. (2014), convergent validity will be eligible if it has a factor loading value of at least 0.4 and better above 0.7. The results showed that all values were more significant than 0.70; thus, it can be concluded that all measuring items complied with the convergent validity criterion. In addition, the convergent validity test can be seen from the AVE value or Average Variance Extracted in Table 4. The AVE value indicates that all constructs have a value greater than 0.5, thus meeting the requirements for convergent validity (Hair et al., 2017). Furthermore, the AVE value in Table 4 diagonal column (bold letters) indicates the discriminant validity test. If the AVE value is greater than the other numbers in the column, then the construct meets the requirements of discriminant validity. The results in Table 4 show that all AVEs are more significant than other numbers so that all constructs meet the discriminant validity requirements. The second is the reliability test

which can be seen from the Composite Reliability (CR) and Cronbach's Alpha (CA) values. The construct meets the reliability requirements if the CR and CA values are more significant than 0.70 (Hair et al., 2017). The CR and CA values can be seen in Table 4. It shows that all values are more significant than 0.70, indicating that they meet the reliability requirements.

Table 3 Combined Loadings and Cross Loadings

Measurement Item	CPX	OVL	IVS	UCT	ITM	FUI	PEU	PU	DTSE
CPX1	**0.737**	0.014	-0.148	0.141	-0.115	-0.131	0.382	-0.116	-0.064
CPX2	**0.841**	-0.122	0.079	-0.066	0.158	-0.197	0.001	0.057	0.028
CPX3	**0.797**	0.042	0.010	0.036	-0.085	0.092	-0.013	-0.095	0.091
CPX4	**0.820**	0.071	0.043	-0.094	0.024	0.230	-0.331	0.138	-0.060
OVL1	0.250	**0.761**	-0.126	-0.012	-0.067	-0.014	0.077	0.037	-0.073
OVL2	0.008	**0.805**	0.000	0.093	-0.173	0.270	-0.103	-0.091	-0.038
OVL3	-0.124	**0.826**	-0.004	-0.010	0.085	-0.007	-0.075	-0.029	0.126
OVL4	-0.114	**0.823**	0.121	-0.070	0.146	-0.243	0.106	0.085	-0.022
IVS1	-0.025	0.123	**0.777**	0.099	-0.068	0.022	0.206	-0.231	0.000
IVS2	-0.021	-0.119	**0.851**	-0.043	0.010	-0.010	-0.125	0.124	-0.002
IVS3	0.044	0.007	**0.837**	-0.048	0.053	-0.010	-0.064	0.088	0.002
UCT1	-0.030	0.034	-0.020	**0.871**	-0.152	0.083	-0.240	0.304	-0.061
UCT2	0.030	-0.034	0.020	**0.871**	0.152	-0.083	0.240	-0.304	0.061
AD1	-0.056	-0.014	-0.003	0.266	**0.765**	-0.155	0.375	-0.321	0.107
AD2	-0.075	0.057	-0.033	0.000	**0.831**	0.067	0.180	-0.213	-0.040
AD3	-0.028	-0.047	0.021	0.054	**0.783**	-0.161	0.245	-0.166	-0.034
MP1	-0.020	0.071	-0.128	-0.049	**0.790**	-0.082	0.046	0.116	-0.068
MP2	-0.053	0.015	0.050	-0.005	**0.843**	-0.142	-0.072	0.307	-0.159
ON1	0.048	-0.057	-0.012	-0.089	**0.824**	-0.308	0.037	0.171	0.093
ON2	-0.019	0.057	-0.171	0.038	**0.782**	0.144	-0.406	0.199	0.038
ON3	0.062	-0.048	-0.096	0.001	**0.846**	0.109	-0.203	-0.029	0.056
OP1	0.135	-0.064	0.074	-0.032	**0.715**	0.390	-0.496	0.008	0.051
OP2	0.104	-0.047	0.118	-0.014	**0.800**	-0.002	0.120	-0.240	0.129
OP3	-0.091	0.076	0.198	-0.166	**0.762**	0.192	0.149	0.151	-0.167
FUI1	-0.044	0.038	0.001	-0.037	0.188	**0.910**	-0.264	0.120	0.014
FUI2	-0.055	0.061	-0.012	0.066	-0.020	**0.921**	-0.243	0.174	-0.088
FUI3	-0.013	-0.025	0.000	-0.024	-0.069	**0.914**	0.026	0.067	0.007
FUI4	0.045	-0.124	0.048	0.005	0.070	**0.879**	0.159	-0.034	0.002
FUI5	0.078	0.050	-0.040	-0.012	-0.184	**0.821**	0.366	-0.367	0.073
PEU1	0.079	-0.075	0.006	-0.052	-0.010	0.285	**0.901**	-0.071	0.014
PEU2	0.008	0.036	0.054	0.035	0.000	-0.196	**0.861**	-0.172	0.088
PEU3	-0.063	0.066	-0.018	0.017	0.012	-0.019	**0.913**	0.005	-0.154
PEU4	-0.023	-0.027	-0.040	0.002	-0.002	-0.078	**0.902**	0.230	0.058
PU1	0.038	-0.019	-0.016	-0.017	-0.032	-0.061	0.073	**0.939**	-0.099
PU2	-0.007	-0.021	0.038	0.016	0.006	0.034	0.052	**0.923**	-0.025
PU3	0.017	0.022	0.009	0.014	-0.056	0.096	-0.095	**0.937**	-0.014
PU4	-0.051	0.019	-0.033	-0.014	0.089	-0.073	-0.031	**0.873**	0.148
DTSE1	-0.025	0.081	-0.032	-0.007	-0.031	0.024	0.105	-0.149	**0.856**
DTSE2	0.045	-0.109	0.084	-0.030	0.015	-0.144	0.064	0.047	**0.906**
DTSE3	-0.023	0.035	-0.057	0.038	0.014	0.127	-0.173	0.098	**0.860**

Table 4 Discrimination Validity & Convergence

Construct	CR	CA	AVE	CPX	OVL	IVS	UCT	ITM	FUI	PEU	PU	DTSE
CPX	0.877	0.812	0.640	**0.800**								
OVL	0.880	0.817	0.646	0.423	**0.804**							
IVS	0.862	0.760	0.676	0.389	0.558	**0.822**						
UCT	0.863	0.682	0.759	-0.042	0.220	0.176	**0.871**					
ITM	0.950	0.942	0.633	-0.231	0.081	0.014	0.427	**0.895**				
FUI	0.950	0.934	0.792	-0.227	0.095	0.023	0.393	0.828	**0.890**			
PEU	0.941	0.917	0.800	-0.269	0.024	0.010	0.383	0.791	0.799	**0.894**		
PU	0.956	0.938	0.844	-0.242	0.075	0.037	0.420	0.695	0.745	0.767	**0.919**	
DTSE	0.907	0.845	0.764	-0.244	0.072	-0.025	0.402	0.657	0.660	0.698	0.725	**0.874**

CPX: complexity; OVL: overloaded; IVS: invasion; UCT: uncertainty; ITM: IT Mindfulness; FUI: Fintech usage intention; PEU: perceived ease of use; PU: perceive usefulness; DTSE: digital technology self-efficacy; CA: Cronbach's Alpha; CR: Composite Reliability; AVE: Average Variance Extracted.

Hypothesis Test

This study conducted hypothesis testing using structural model testing. The outcomes of this study's hypothesis test are shown in Table 5. The results of the hypothesis test showed that the R^2 value was 0.77. It indicated that 77% of the difference between the-

Table 5 Hypothesis Test Results

Variable		FUI	
		Path Coefficient (β)	**P Value**
Independent variable	CPX	-0.013	0.413
	OVL	0.002	0.485
	IVS	0.056	0.159
	UCT	0.012	0.416
Moderation Variable	ITM	0.482	<0.001***
Interaction	ITM*CPX	-0.033	0.281
	ITM*OVL	0.117	0.018**
	ITM*IVS	0.019	0.367
	ITM*UCT	-0.061	0.138
Control Variable	PEU	0.258	<0.001***
	PU	0.206	<0.001***
	DTSE	-0.014	0.400
	GEN	0.054	0.171
	EB	0.043	0.225
	SUP	0.020	0.365
N		309	
R^2		0.77	

CPX: complexity; OVL: overloaded; IVS: invasion; UCT: uncertainty; ITM: IT Mindfulness; FUI: Fintech usage intention; PEU: perceived ease of use; PU: perceive usefulness; DTSE: digital technology self-efficacy; GEN: gender; EB: educational background; SUP: smartphone usage period; N: a total of respondents.
*** $p < 0.01$
** $p < 0.05$
* $p < 0.1$

independent and dependent variables' effects was explained by factors outside the study's construct. Table 5 shows that all the independent digital technostress variables, namely CPX, OVL, IVS, and UCT did not have a statistically significant effect on FUI (β = -0.013, p > 0.05; = 0.002, p > 0.05; = 0.056, p > 0.05; = 0.012, p > 0.05); thus H1 to H4 were not supported. Furthermore, the moderating variable IT mindfulness (ITM) has a statistically significant positive effect on FUI (β = 0.482, p < 0.001), thus supporting H5. In addition, the ITM variable only moderated the relationship between OVL and FUI (β = 0.117, p < 0.05), while CPX, IVS, and UCT did not have a statistically significant effect on FUI (β = -0.033, p > 0.05; = 0.019, p > 0.05; = -0.061, p > 0.05). Finally, only control variables of PEU and PU had a statistically significant effect on FUI (β = 0.258, p < 0.001; = 0.206, p < 0.001), while GEN, EB, and SUP had no statistically significant effect on FUI.

Discussion

Based on the results of the study, the researchers discovered several things: 1) digital technostress did not affect the intention to use Fintech; 2) The desire to utilize Fintech could be increased by IT mindfulness; and 3) IT mindfulness could reduce the negative impact of digital technostress on intention to use Fintech. In more detail, the results of this study revealed that digital technostress, namely complexity, overloaded, invasion, and uncertainty, did not affect someone using Fintech. The findings of this study do not align with other research suggesting that technostress could lower customers' intentions to use Fintech, or, in other words, can prevent consumers from continuing to use Fintech (Lee, 2021; Liébana-Cabanillas et al., 2020; Wu et al., 2022). It happens because the research respondents in this study were only 309, not as many as in earlier studies (Alkhwaldi et al., 2022; Daragmeh et al., 2021), so the research results might be influenced by the number of respondents resulting in different results. Furthermore, the findings of this research suggested that IT mindfulness could increase the intention to use Fintech among consumers of generation Y and Z in Indonesia. It indicated that consumers who had awareness, openness, and orientation today would increasingly increase someone's use of Fintech. These findings support previous studies revealing that mindfulness could increase the intention to use technology (Flavian et al., 2020; Sun et al., 2016; Sun & Fang, 2010; Wu et al., 2022).

Furthermore, the findings of this study also demonstrated that IT mindfulness could reduce the impact of digital technostress on the intention to use Fintech. These results support the research of Ioannou & Papazafeiropoulou (2017), revealing that IT mindfulness could reduce the impact of technostress. This study could not prove that all dimensions of IT mindfulness affected digital technostress and reduced the impact of digital technostress on the intention to use Fintech. However, this study provided new knowledge that IT mindfulness could moderate the relationship of digital technostress to the intention to use Fintech both positively and negatively. Finally, the results of this study indicated that the control variables of ease of use and perceived benefits further increased a person's intention to use Fintech. These findings are supported by Setiawati et al. (2019), while self-efficacy, gender, educational background, and duration of smartphone users did not affect a person's intention to use Fintech. Overall, these

findings ultimately support sustainable development goals as one of the benefits of using technology, including Fintech, and that it could reduce environmental pollution.

Conclusion

This study aims to identify whether IT mindfulness can reduce the effect of digital technostress on the intention to use Fintech among Gen Y and Z consumers in Indonesia. It also aims to understand the impact of digital technostress on the intention to use Fintech. The results of this study indicated that aspects that could cause stress for technology users, including Fintech, such as complexity, overloaded, invasion, and uncertainty, did not affect the intention to use Fintech. The findings of this study also suggested that IT awareness could increase Indonesian consumers from generations Y and Z's intention to use Fintech.

The results of this study provide new literature that IT mindfulness can play an influential role in reducing the negative impact of digital technostress on the intention to use Fintech and can increase the intention to use Fintech. Furthermore, this research provides a new perspective on the impact of digital technostress on the intention to use Fintech with IT mindfulness moderation that has never been conducted before. Previous research used digital technology-self efficacy as a moderating variable (Lee, 2021), while this study tries to provide a new view from the perspective of IT mindfulness. Therefore, this finding can be an impetus and opening for further research with IT mindfulness as a variable that can increase the intention to use Fintech and effectively mitigate the negative impact of technostress. In addition, this study can guide developers and decision-makers to create inclusive and simple-to-use Fintech applications and the regulations needed to prevent security crimes. Therefore, consumers will continue to use Fintech and, in the end, can participate in supporting sustainable development.

There are several limitations to this study. First, although this study has met the minimum sample limit, the sample is much smaller than the previous studies, with more than 400 respondents. A larger sample will provide better research results; therefore, further research should use more samples. Second, this research only focuses on consumers of generations Y and Z who are considered literate and understand technology, so they may also be able to cope with technostress better than the previous generation. Therefore, the results of this study are not supported. This study may be less suitable for respondents of generations Y and Z, so further research can use respondents of generations before Y and better determine the relationship between variables.

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