**Sustainable intention to Use Fintech among the Elderly People: A Developing Country Perspective**

**Abstract:**

The growing elderly population presents significant challenges for sustainable finance systems, particularly in aging economies. This study investigates the intersection of financial technologies (FinTech) and the elderly population, focusing on adoption barriers and enablers in various economic contexts. Using a mixed-method approach, this research collected data from surveys and interviews with elderly individuals across different regions to assess their readiness and willingness to embrace financial innovations like mobile banking and digital payment platforms. The findings indicate that user innovativeness, perceived security, and ease of use are critical factors influencing adoption among the elderly. In contrast, technological anxiety and lack of digital literacy emerged as primary barriers. This study contributes to understanding the role of FinTech in supporting the elderly's financial needs, suggesting policy interventions to improve inclusivity and digital financial literacy. By addressing these barriers, financial services can better support an aging population, ensuring more equitable and sustainable financial systems.

**Keywords:** Sustainable finance, FinTech, elderly population, digital inclusion, financial literacy, adoption barriers

**1. Introduction:**

The emergence of Industry 4.0 technologies has led to the vast of various digital innovations across different sectors, including financial services and manufacturing. These technologies are aimed at improving efficiency that can be beneficial in the context of globalized markets. In particular, Fintech services hold significant potential in supporting sustainability as they simplify existing financial procedures and provide inexpensive access to resources which can influence economic development and quality of life (Abdul-Rahim, Bohari, Aman, & Awang, 2022). Fintech offers accumulated benefits of cost effectiveness, accessibility, and financial inclusiveness through the provision of services like microfinance and crowdfunding. Besides, Fintech contributes to the reduction in the energy used and is beneficial for the preservation of the environment. However, these benefits are not fully realized in developing countries, such as Bangladesh, among retired government officials holding pensions.

It is essential for Fintech to be widely accepted for it to achieve its sustainability potential(Deng, Huang, & Cheng, 2019). These current and retired officials are the leading category in Bangladesh that are unwilling to adopt these services as they are betting and blame it on higher risks of privacy invasion, lack of security and integrity, fraud, and unclear legislation from which they are expected to benefit(Giddings, Hopwood, & O'brien, 2002). Evidently, the potential benefits of the services in the form of convenience, safety, cost effectiveness, and efficiency are outweighed by the possibilities. Past studies on the adoption of Fintech have been emphasizing the advantages based on the assumptions of technology adoption models, such as TAM and UTAUT (Bajunaied, Hussin, & Kamarudin, 2023). However, these frameworks fail to account for the potentially high risks alongside the potential benefits that are significant in the case with the vulnerable high risk group of retired government officials that depend on pensions(Barr & Diamond, 2009).

Hence, this study is aimed at exploring the assessment and benefits among pension holding retired government officials in Bangladesh as the outbreak of COVID-19 has led to the universal adoption of digitizing and Fintech services, such as online banking, e-wallets, and mobile payments. Though these services remain of current question regarding their safety and integrity among the retired systems administrators who might not have not utilized them after the investigation on their benefits. This study will explore how the usefulness, service confirmation, users’ experiences and trust issues of Fintech are affecting its sustainability adoption among the elderly of Bangladesh. As a result, these findings can be beneficial to service providers and policymakers as they inform them on the adoption of Fintech and improving the attributing of digital literacy efforts targeting retired government officials in Bangladesh.

**2. Literature Review:**

**Fintech and Sustainability**

Fintech has received increasing attention as a potential contributor to sustainability. For example, the UN 2020 has reported that leveraging Fintech to drive financial inclusion can be associated with many key SDGs, such as fighting poverty and enabling the development of more inclusive and sustainable economies(Duvendack, Sonne, & Garikipati, 2023). A study by Zhang et al. provided support for this observation by presenting evidence that the integration of Fintech could increase the ability of women in differently marginalized groups to reach financial tools and subscriptions(Esmaeilpour Moghadam & Karami, 2023). However, not only is the growth of Fintech positively associated with social sustainability, but it also plays its part in the maintenance of environmental sustainability. For example, P. Roszkowska identified that the Fintech inherently doesn’t depend on physical centers and uses processes which are less material-intensive(Roszkowska, 2021). However, although the importance of leveraging Fintech is beneficial for sustainability, it serves as a barrier to the adoption of Fintech for the elderly population. Therefore, the retired government officials’ choice received a definition parasitic nature. Parasitism is a necessity for retired government officials who have not been very active with tech when they had jobs and cannot do without it because they are retired.

**Challenges in Fintech Adoption by Pension-Holding Elderly People**

Despite the potential applications of Fintech for financial inclusion, the older age population, including retired government officials living on pensions, are among the least likely groups to use them(Ebrahim & Irani, 2005). In particular, the base of these users who adopt new technologies when adopting digital ones suffers from more exposure to them. For example, in Bangladesh, old-aged retired government officials reside in adverse circumstances as they are not familiar with digital platforms and experienced a whole professional life of total hours of fieldwork(Moudud-Ul-Huq, Sultana Swarna, & Sultana, 2021). He et al. reported that the prominent concern of the older age groups about the Fintech is the associated risks, like data leaks and unauthorized transitions, in addition to structural problems associated with the absence of clear regulations. In addition to this, the life of retired government officials is funded from their pensions with a backing security to believe that such elderly people will fear spending their resourced in Fintech as this will mean a total loss if anything happens to their spent resources(Hassan et al., 2022).

**Perceived Risks and Benefits in Fintech Adoption**

Perceived risks and benefits play a vital role in the context of technology adoption and may be of particular interest when it comes to older populations(Mitzner et al., 2010). Studies on technology adoption are typically based on the Technology Acceptance Model and the Unified Theory of Acceptance and Use of Technology both of which suggest that perceived usefulness and ease of use are the main factors influencing a user’s decision to adopt a technology(Taherdoost, 2018). These models, however, tend to underestimate the role of perceived risks, which might be a major barrier to adoption, particularly in financial services, where aspects of trust and security are emphasized. For elderly users, the evaluation of the trade-off between the perceived benefits such as convenience and efficiency and the perceived risks of fraud, financial loss, and data security is a key phenomenon in Fintech adoption(Martins, Oliveira, & Popovič, 2014; Taherdoost, 2018). The Net Valence Framework presents a more holistic and balanced outlook on the process of technology adoption, taking both the positive and the negative outcomes of a user’s evaluation into account(Partala & Saari, 2015). The positons that benefits can be traded against losses and that the overall decision to adopt or not adopt a service is influenced by the net value. In the context of Fintech, the framework has been used to evaluate mart and traditional banks, and how different audience segments perceive the benefits of and value-outcomes of digital banking in observable practice. However, little to no empirical research has been conducted on the matter, particularly in the context of the elderly and retired government officials.

**Fintech adoption and COVID-19**

The COVID-19 pandemic has greatly impacted Fintech adoption across the world, serving as the main driver of change from traditional to digital financial services(Yudaruddin, 2023). Due to lockdowns and the necessity to stay home, the customers who have never before used digital platforms and mobile devices to make payments or transfer money, for instance, older adults, now have joined them. At the same time, several studies have revealed that while the COVID-19 outbreak fueled the growth of Fintech use, it also increased concerns over their safety and security(Esmaeilpour Moghadam & Karami, 2023). In such a way, for the older retired government officials in Bangladesh who get their pensions from the government, the effects of the pandemic could be both an opportunity and a threat, as these persons could start using Fintech to manage their pensions and other savings while they could also be concerned about the security of these services and their lack of proficiency in using technological devices. For this category of people, it is important to invest in digital financial literacy programs developed for them in order to help them feel safe and confident in using Fintech services. These initiatives could significantly improve the levels of Fintech adoption and contribute to the financial inclusion and sustainability of the older people in Bangladesh(Aziz & Naima, 2021). Additionally, it would be noteworthy to analyze the impact of the pandemic on the perception of Fintech adoption identifying how these findings should be integrated into developing the marketing strategies for positioning these services as safe choices for future use by the elderly(Kass-Hanna, Lyons, & Liu, 2022). Given the negative effects of the digital divide and inadequate digital literacy on the level of Fintech adoption among the elderly, the major aims of the study are to the determine the extent to which the pandemic influenced the reduction of perceived benefits and increase of perceived risks and to identify whether perceived benefits and risks are central to the development of the pension-holding retired government officials’ beliefs regarding the sustainable adoption of Fintech. Such aims are successfully linked to the research questions and will help make a valuable contribution to addressing the gaps.

**2. Conceptual Framework and Hypothesis Development**

**Service Confirmation and Satisfaction:**

Confirmation refers to the extent to which the actual experience of using a technology matches or exceeds the user’s initial expectations(Thong, Hong, & Tam, 2006). When users perceive that their expectations of the technology have been met, they are more likely to develop positive attitudes toward it, which contributes to their overall satisfaction(Bhattacherjee, 2001). In the context of elderly people in Bangladesh, service confirmation refers to the degree to which Fintech services, such as mobile banking platforms, meet their expectations in terms of ease, convenience, and effectiveness. This is particularly important for this demographic, as many elderly users may have limited experience with digital technologies(Chand, 2018). They may face challenges related to learning new platforms, anxiety around digital transactions, or concerns about security. Therefore, if their experience with Fintech meets or exceeds their expectations, it fosters a sense of confidence in using these services, which in turn increases their satisfaction.

When this ease of use is confirmed, elderly users feel more comfortable and confident in their ability to navigate the platform independently, leading to increased satisfaction. The confirmation of ease of use is especially critical for elderly populations who may be hesitant to adopt new technologies. For elderly people in Bangladesh, confirmation also has broader socio-economic implications. Many elderly individuals in rural or underbanked areas may rely heavily on Fintech for essential financial services due to limited access to traditional banking infrastructure. If Fintech platforms can meet their expectations by providing easy, secure, and efficient services, elderly users are more likely to develop a positive attitude toward these technologies. This aligns with Bhattacherjee’s (2001) Expectation-Confirmation Theory (ECT), which posits that the alignment between expectations and actual experiences leads to increased user satisfaction and continued use. Furthermore, service confirmation helps reduce uncertainty and anxiety among elderly users.

Research shows that the elderly often experience heightened levels of discomfort when using unfamiliar technology, particularly if they are concerned about security, privacy, or the reliability of digital platforms (Lee & Lee, 2019). When Fintech services confirm their expectations of being safe and reliable, elderly users are more likely to overcome these barriers, leading to higher satisfaction. Service confirmation plays a pivotal role in influencing the satisfaction of elderly people using Fintech in Bangladesh. When their expectations regarding the ease of use, convenience, and effectiveness of the technology are confirmed, it strengthens their confidence and satisfaction with Fintech platforms. As highlighted by both the TAM and UTAUT models, confirmation reinforces perceived usefulness and perceived ease of use, leading to greater satisfaction with the technology. In the case of elderly users in Bangladesh, Fintech services that meet their expectations of accessibility, convenience, and security contribute to a positive overall experience, increasing their satisfaction and likelihood of continued use.

***Hypothesis 1:*** *Service Confirmation Positively Influences Perceived Ease of Use (PEU) of Fintech among the elderly of Bangladesh.*

**Perceived Ease of Use, Perceived Usefulness and Satisfaction**

This hypothesis suggests that as elderly people in Bangladesh perceive Fintech services as more useful, their satisfaction with these services will increase. The Technology Acceptance Model (TAM) provides a theoretical framework to explain how Perceived Usefulness (PU) influences user satisfaction with technology. Specifically, TAM posits that PU and Perceived Ease of Use (PEU) are two critical factors that determine whether a person adopts and is satisfied with a particular technology (Venkatesh & Davis, 1996). While both PU and PEU play essential roles, this hypothesis focuses on the direct impact of PU on satisfaction, particularly among elderly Fintech users in Bangladesh.

In the context of elderly people in Bangladesh, Perceived Usefulness refers to how effectively Fintech services, such as mobile banking, digital wallets, and online payment platforms, help users perform financial activities(Hassan et al., 2022). These activities include paying utility bills, transferring funds to family members, receiving pensions or remittances, and managing savings or investments. For elderly users, Fintech services are especially valuable because they reduce the need to visit a physical bank, which can be challenging due to mobility limitations (Esmaeilpour Moghadam & Karami, 2023; Hassan et al., 2022). By enabling elderly individuals to manage their finances from home, Fintech enhances their financial independence and reduces their reliance on others for assistance(Hoque & Sorwar, 2017).

According to TAM, when users perceive that a technology improves their performance and simplifies daily tasks, they are more likely to develop positive attitudes toward that technology, leading to higher satisfaction (Yadegaridehkordi, Shuib, Nilashi, & Asadi, 2019). For elderly users in Bangladesh, the perception that Fintech services save time, reduce effort, and increase financial independence is crucial. For instance, Fintech platforms that allow elderly users to pay bills or transfer money without leaving their homes are viewed as highly useful. This sense of convenience strengthens their satisfaction with Fintech services, as these services address their specific needs (Karim et al., 2022). Moreover, Fintech services that offer features tailored to the unique needs of elderly users such as user-friendly interfaces, minimal physical interaction, and language support in Bengali or regional dialects further increase perceived usefulness. This heightened perception of usefulness directly leads to higher satisfaction levels, as elderly users recognize the tangible benefits Fintech offers in managing their finances more efficiently and independently. In turn, this improved perception of Fintech services enhances user satisfaction, creating a positive feedback loop (Suryono, Budi, & Purwandari, 2020).

While Perceived Ease of Use (PEU) is not the primary focus of this hypothesis, it indirectly influences PU. According to TAM, a technology that is easy to use is more likely to be perceived as useful. For elderly users in Bangladesh, who may have limited exposure to digital tools, the ease of use of Fintech services is critical (Dwivedi, Alrasheedi, Dwivedi, & Starešinić, 2022). If Fintech platforms are intuitive, with simple navigation, clear instructions, and minimal technical requirements, elderly users will find them easier to adopt, which further enhances their perception of usefulness (Flavián, Pérez-Rueda, Belanche, & Casaló, 2022). For example, Fintech platforms offering simple, one-click bill payments or easy fund transfers will be perceived as both easy to use and highly useful, leading to greater satisfaction among elderly users. For elderly people in Bangladesh, Fintech services that provide convenience, independence, and security enhance the perceived usefulness of these platforms. As Fintech becomes more accessible and user-friendly, elderly users will increasingly recognize its value, leading to higher levels of satisfaction. The direct relationship between PU and satisfaction highlights the importance of designing Fintech platforms that address the specific challenges and preferences of elderly users, ensuring they can manage their financial activities with ease and confidence (Jeyaraj, Dwivedi, & Venkatesh, 2023).

***Hypothesis 2:*** *Perceived Ease of Use positively influence the satisfaction of using Fintech among the Elderly people of Bangladesh.*

***Hypothesis 3****: The perceived usefulness of Fintech services greatly increases elderly users' satisfaction in Bangladesh, as more effective services lead to higher satisfaction.*

**Perceived Trust and Satisfaction:**

Trust plays a pivotal role in the adoption and continued use of technology, especially in sensitive domains such as financial technology (Fintech). In Fintech, where users entrust technology with critical financial transactions, the perception of trust is essential in mitigating risks and uncertainties associated with technology use(Jeyaraj et al., 2023). This section explores how perceived trust influences user satisfaction with Fintech services, drawing on established theories and empirical research. Perceived trust is fundamental in reducing the perceived risk and uncertainty associated with using technology(Ahmad & Khalid, 2017). Trust in technology mitigates concerns about data security and system reliability, thereby enhancing overall user satisfaction(Sasikala, Indhira, & Chandrasekaran, 2018). When users trust a Fintech platform, they feel more secure about their financial transactions and are more confident in the technology’s ability to perform as expected.

Research consistently supports the positive relationship between trust and user satisfaction. H.Choi et al. 2011 demonstrate that trust in technology generates a positive emotional response, which significantly boosts user satisfaction (Choi, Kim, & Kim, 2011). For instance, in the context of e-commerce and Fintech, users who trust the technology are more likely to experience higher satisfaction levels. This is attributed to the reduced perceived risk and increased confidence in the system’s reliability (Pavlou, 2011). Trust reduces the perceived risk associated with Fintech services. When users trust a Fintech platform, they believe that their personal and financial information is secure, and the system will operate reliably. This trust leads to a lower perceived risk, which enhances users' overall satisfaction with the service. Trust creates a secure and reliable environment, making users more comfortable and satisfied with their technology experience.

The impact of trust extends beyond immediate satisfaction. It is crucial for fostering long-term user engagement and loyalty. Users who trust Fintech platforms are more likely to remain engaged with the service and continue using it over time. This sustained engagement is a result of the confidence built through trust, which ensures users feel secure and valued by the service provider. Perceived trust significantly influences user satisfaction with Fintech services by reducing perceived risk and increasing confidence in the technology’s reliability. Empirical research supports the notion that trust fosters a positive emotional response and enhances overall satisfaction. For Fintech providers, establishing and maintaining user trust is essential for achieving high levels of user satisfaction and ensuring long-term engagement and loyalty.

***Hypothesis 4****: The perceived Trust of Fintech services influences elderly users' satisfaction*

**Users Experiences and Satisfaction:**

For elderly people in Bangladesh, user experience is a crucial factor in determining satisfaction with technology, including Fintech services. User experience, which encompasses the cumulative impact of interactions with technology over time, becomes particularly significant as older users often face unique challenges when adopting new technologies. As elderly individuals become more familiar and comfortable with Fintech services, their satisfaction levels typically increase. This section explores how user experience impacts satisfaction among elderly users in Bangladesh, supported by relevant research. In the context of elderly users in Bangladesh, user experience refers to the overall interaction and familiarity with Fintech services such as mobile banking, digital wallets, and online payment platforms. McKinney et al. (2002) suggest that as elderly users gain more experience with these technologies, they develop a better understanding of their features and functionalities. This growing familiarity helps elderly users navigate the systems more effectively, leading to increased satisfaction. As they become more adept at using Fintech services, their comfort and confidence grow, which positively impacts their overall satisfaction.

The literature provides robust evidence on the relationship between user experience and satisfaction. Experienced users, including elderly individuals, are generally better at managing technology and resolving issues, which enhances their satisfaction(Barkhi & Wallace, 2007). For elderly people in Bangladesh, this means that those who have more experience with Fintech services are likely to find them more effective and efficient, leading to higher satisfaction levels. Sun et al. (2014) further corroborate this perspective by highlighting the importance of user experience in boosting satisfaction across various technology domains(Sun & Chi, 2018). Their research suggests that as elderly users interact more frequently with Fintech services, their proficiency and comfort increase, resulting in greater satisfaction. For elderly users in Bangladesh, this improved experience translates into a more seamless and rewarding engagement with Fintech services.

The positive relationship between user experience and satisfaction can be attributed to increased competence and familiarity. For elderly users in Bangladesh, those who gain more experience with Fintech services become more skilled at using these technologies and addressing any challenges they encounter. This competence allows them to maximize the benefits of Fintech services, such as managing finances more efficiently and independently. Consequently, this enhanced ability contributes to a higher level of satisfaction with the technology. In summary, for elderly people in Bangladesh, user experience plays a vital role in influencing satisfaction with Fintech services. As these users gain more experience and become more familiar with Fintech platforms, their comfort and effectiveness in using the technology improve, leading to higher satisfaction levels. Research supports this relationship, showing that experienced users are better equipped to navigate and utilize technology effectively (Malik & Singh, 2022). Therefore, enhancing user experience is essential for increasing satisfaction among elderly Fintech users in Bangladesh.

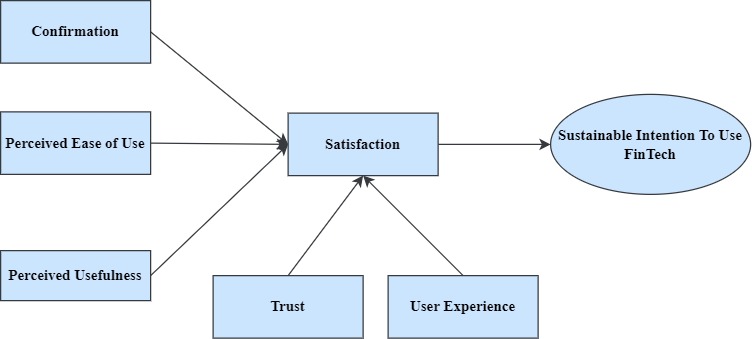
***Hypothesis 5:*** *The Experiences of Users influences the Satisfaction of Fintech.*

**Users Satisfaction and Sustainable Intention to Use:**

For elderly people in Bangladesh, satisfaction with Fintech services is a key determinant of their intention to continue using these technologies over time. This hypothesis proposes that when elderly users are satisfied with Fintech services, their intention to use these services sustainably increases. This relationship is supported by Expectation-Confirmation Theory and the Technology Acceptance Model (TAM). Expectation-Confirmation Theory (ECT) posits that user satisfaction is determined by how well a technology meets or exceeds users' expectations. For elderly users in Bangladesh, if Fintech services align with or surpass their expectations, their satisfaction will grow, leading to a stronger intention to continue using these services(Hassan et al., 2022) . The Technology Acceptance Model (TAM) complements this by suggesting that user satisfaction reinforces perceptions of a technology's usefulness and ease of use, which in turn enhances the intention to use the technology sustainably (Yuen, Chua, Li, & Wang, 2022).

Research supports the positive link between satisfaction and the intention to continue using technology. Dr. Huang found that user satisfaction significantly affects the intention to persist in using technology (Huang, Jin, & Coghlan, 2021). In the context of elderly users in Bangladesh, where Fintech adoption is crucial for enhancing financial inclusion, satisfied users are more likely to remain engaged and advocate for the technology. This is because they find Fintech services valuable and reliable. K. Wang (2017) emphasize that when users are content with a technology’s performance and its ability to meet their needs, their intention to continue using it is strengthened (Wang & Lin, 2012). For elderly users in Bangladesh, this means that if Fintech services effectively address their financial needs and are easy to use, their intention to keep using these services will increase. This sustained usage is essential for Fintech’s success and broader adoption among elderly populations. In summary, satisfaction significantly influences the sustainable intention to use Fintech services among elderly people in Bangladesh. When these users are satisfied with the Fintech services, their intention to continue using and advocating for these technologies is enhanced. Supported by Expectation-Confirmation Theory and TAM, this relationship underscores the importance of meeting the specific needs and expectations of elderly users to ensure long-term engagement with Fintech services.

***Hypothesis 6:*** *Satisfaction Positively Influences Sustainable Intention to Use*



**Figure 1: Conceptual Framework**

**Methodology:**

This study utilized a cross-sectional, quantitative approach, focusing on the users of mobile Fintech services among the elderly population in Dhaka city. The data collection process involved purposive sampling, with a deductive approach guiding the research. The framework for the study was based on the Technology Acceptance Model (TAM), and a questionnaire was developed accordingly to gather respondents' insights. The research followed an explanatory design, aiming to reveal new insights into the adoption intentions of mobile Fintech services in Bangladesh.

**Data Collection and Sampling:**

The questionnaire included constructs measuring users' perceptions of Service Confirmation, Perceived ease of use, Perceived usefulness, Trust, User experiences and sustainable intention to use Fintech. Basic demographic information was also gathered. The measurement scales were adapted from previous studies on technology adoption among elderly people. Constructs like Service confirmation, perceived ease of use and usefulness were adapted from prior research, while those related to sustainable intention to use Fintech from the sustainable technology adoption literature. The responses were evaluated using a seven-point Likert scale, ranging from "strongly disagree" to "strongly agree".

**Table 1** provides the respondents' profile. The chart reveals key demographic insights into e-learning users. Males constitute 66%, while females are 34%. Age-wise, most users are 26-30 years old (45%), followed by 20-25 (38%) and 30-35 (17%). The majority are enrolled in Bachelor's programs (65%), with Master's (26%) and PhD (9%) students also represented. Experience with e-learning varies, with 39% having 1-3 years, 33% over 3 years, and 28% under 1 year. This data indicates that young adult males, particularly undergraduates, predominantly use e-learning, with increasing familiarity over time. This can help tailor services to their needs.

**Table 1. Demographic Information of the Sample**

|  |  |  |  |
| --- | --- | --- | --- |
| **Item** | **Characteristics** | **Frequency** | **Percentage (%)** |
| **Gender** | Male | 205 | 66% |
| Female | 106 | 34% |
| **Age** | 50-60 | 118 | 38% |
| 61-70 | 140 | 45% |
| 71-80 | 53 | 17% |
| **Education** | Bachelor | 202 | 65 |
| Masters | 81 | 26 |
| PhD | 28 | 9 |
| **Experience using the e-learning system** | Below 1 year | 88 | 28 |
| 1-3 year | 121 | 39 |
| Above 3 year | 102 | 33 |

**Instrument Development:**

The data collection involved a web-based questionnaire survey with two main sections. The first section gathered demographic information, while the second measured nine proposed constructs in the research model. Each construct was assessed using multiple items sourced from related literature (Appendix A) and rated on a 5-point Likert scale ranging from 1 (strongly agree) to 5 (strongly disagree). Prior to the final data collection, the questionnaire's validity and appropriateness were evaluated through two procedures. First, an expert academic panel of four IS field specialists assessed the measurement items, resulting in a 90.5% agreement. The panel's suggestions to improve reliability and readability were incorporated. Second, a pilot study with 60 students tested the reliability of the ten constructs, revealing adequate internal consistency, as each construct's Cronbach's alpha exceeded 0.7.

**Data Analysis:**

For data analysis, structural equation modeling (SEM) was employed, with the Partial Least Squares (PLS-SEM) approach chosen due to the study’s exploratory and predictive nature [65]. SmartPLS 3.0 software was used to conduct the analysis. As noted by Hair et al. [66], SmartPLS is particularly effective for producing reliable results when working with small data samples. The analysis was conducted in two main phases: first, a measurement model assessment, followed by a structural model assessment.

**Analysis and Discussion:**

**Model Fitness:**

The table provides a comprehensive analysis of the reliability metrics for several constructs in a research model, likely derived from a survey-based study. The constructs, including Confirmation, Perceived Ease of Use, Perceived Usefulness, Satisfaction, Trust, Users' Experiences, and Sustainable Intention to Use, are assessed using key metrics such as Cronbach’s Alpha (α), Composite Reliability (CR), item reliability, and Average Variance Extracted (AVE). All constructs exhibit Cronbach’s Alpha values greater than 0.7, indicating acceptable internal consistency. These values range from 0.832 for Perceived Usefulness to 0.865 for Perceived Ease of Use, demonstrating that the items within each construct consistently measure the intended underlying latent variable.

**Table 3. Reliability & Convergent Validity Tests Summary**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Construct** | **α >0.7** | **Composite Reliability >0.7** | **Items** | **Indicators’ reliability >=0.7** | **AVE>0.5** |
| Confirmation | 0.857 | 0.941 | CF1 | 0.875 | 0.83 |
| CF2 | 0.859 |
| CF3 | 0.818 |
| CF4 | 0.794 |
| Perceived Ease of Use | 0.865 | 0.878 | PEU1 | 0.844 | 0.656 |
| PEU2 | 0.830 |
| PEU3 | 0.855 |
| PEU4 | 0.843 |
| Perceived Usefulness | 0.832 | 0.929 | PU1 | 0.846 | 0.812 |
| PU2 | 0.873 |
| PU3 | 0.875 |
| Satisfaction | 0.857 | 0.883 | SAT1 | 0.840 | 0.730 |
| SAT2 | 0.863 |
| SAT3 | 0.892 |
| SAT4 | 0.822 |
| Trust | 0.836 | 0.805 | TR1 | 0.858 | 0.725 |
| TR2 | 0.872 |
| TR3 | 0.874 |
| Users Experiences | 0.830 | 0.963 | UEX1 | 0.811 | 0.895 |
| UEX2 | 0.896 |
| UEX3 | 0.880 |
| Sustainable Intention to Use | 0.851 | 0.943 | STI1 | 0.872 | 0.853 |
| STI2 | 0.851 |
| STI3 | 0.908 |

The results demonstrate strong reliability and validity across all constructs, with Composite Reliability (CR) values exceeding 0.7. Users’ Experiences has the highest CR (0.963), while Sustainable Intention to Use and Confirmation also show high reliability (0.943 and 0.941, respectively). Although Trust has the lowest CR (0.805), it still meets the acceptable threshold. Indicator loadings mostly exceed the 0.7 standard, further supporting the reliability of individual items. The lowest loading, CF4 in Confirmation (0.794), is close to the acceptable level. The Average Variance Extracted (AVE) values also surpass the 0.5 threshold, indicating sufficient convergent validity. Users' Experiences has the highest AVE (0.895), and Perceived Ease of Use, the lowest (0.656), still meets the standard. Overall, the constructs demonstrate strong internal consistency, reliability, and convergent validity, providing a solid foundation for further analysis of the relationships between constructs like Satisfaction, Trust, and Sustainable Intention to Use.

**Discriminant Validity**:

The HTMT analysis reveals that most constructs exhibit acceptable discriminant validity, with values generally below 0.85. However, a significant issue arises with the high HTMT value of 1.153 between Perceived Ease of Use (PEU) and Perceived Usefulness (PU), indicating a potential overlap between these constructs. This suggests they may be measuring similar or indistinct concepts, necessitating further investigation. Possible actions include revisiting item loadings or refining the conceptual distinctions between PEU and PU. Despite this, other constructs show sufficient discriminant validity. For instance, Satisfaction (SAT) and Sustainable Intention to Use (STI) are distinct with an HTMT of 0.848, though close to the threshold. Trust (TR) and Confirmation (CF) have an HTMT of 0.89, raising minor concerns but staying within acceptable limits. Addressing the PEU and PU issue will improve the model's overall reliability and validity.

**Table : Heterotrait-Monotrait Ratio of Correlations**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **CF** | **PEU** | **PU** | **SAT** | **STI** | **TR** | **UEX** |
| **CF** |  |  |  |  |  |  |  |
| **PEU** | 0.851 |  |  |  |  |  |  |
| **PU** | 0.823 | 0.773 |  |  |  |  |  |
| **SAT** | 0.774 | 0.673 | 0.680 |  |  |  |  |
| **STI** | 0.750 | 0.639 | 0.651 | 0.848 |  |  |  |
| **TR** | 0.890 | 0.749 | 0.736 | 0.739 | 0.709 |  |  |
| **UEX** | 0.862 | 0.654 | 0.635 | 0.762 | 0.704 | 0.785 |  |

Discriminant validity was assessed using two criteria. First, the Fornell and Larcker [90] criterion was applied, which requires that the square root of the AVE for each construct be greater than its correlation with any other construct in the model. As shown in Table 3, this condition was met, confirming discriminant validity.

**Table: Square Root of AVE**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **CF** | **PEU** | **PU** | **SAT** | **STI** | **TR** | **UEX** |
| **CF** | **0.837** |  |  |  |  |  |  |
| **PEU** | 0.730 | **0.843** |  |  |  |  |  |
| **PU** | 0.694 | 0.980 | **0.865** |  |  |  |  |
| **SAT** | 0.668 | 0.585 | 0.579 | **0.836** |  |  |  |
| **STI** | 0.643 | 0.548 | 0.546 | 0.732 | **0.877** |  |  |
| **TR** | 0.753 | 0.636 | 0.613 | 0.630 | 0.600 | **0.868** |  |
| **UEX** | 0.731 | 0.553 | 0.529 | 0.655 | 0.603 | 0.661 | 0.863 |

**Table: Predictive Model (R2)**

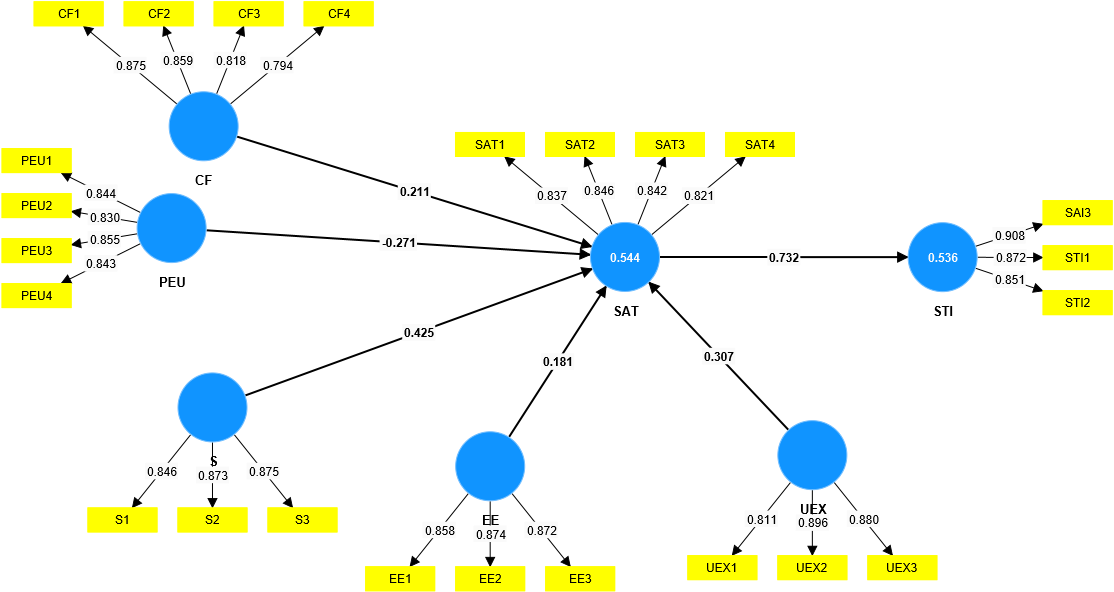
|  |  |  |
| --- | --- | --- |
|  | R-square | R-square adjusted |
| **SAT** | 0.544 | 0.536 |
| **STI** | 0.536 | 0.534 |

The table reports the **R-square** and **R-square adjusted** values for the constructs **Satisfaction (SAT)** and **Sustainable Intention to Use (STI)**, which evaluate the model's explanatory power by indicating the proportion of variance in the dependent variables accounted for by the independent variables. Both constructs exhibit relatively high R-square and adjusted R-square values, demonstrating that the model explains over 50% of the variance in **Satisfaction** and **Sustainable Intention to Use**. The minimal difference between the R-square and adjusted R-square values suggests that the model does not suffer from overfitting, indicating that the number of predictors is well-suited for explaining the variance in the dependent variables. These findings imply that the model provides a robust fit in capturing the variance in **Satisfaction** and **Sustainable Intention to Use**. However, a portion of the variance remains unexplained, approximately 46%, suggesting that other factors may contribute to these constructs.

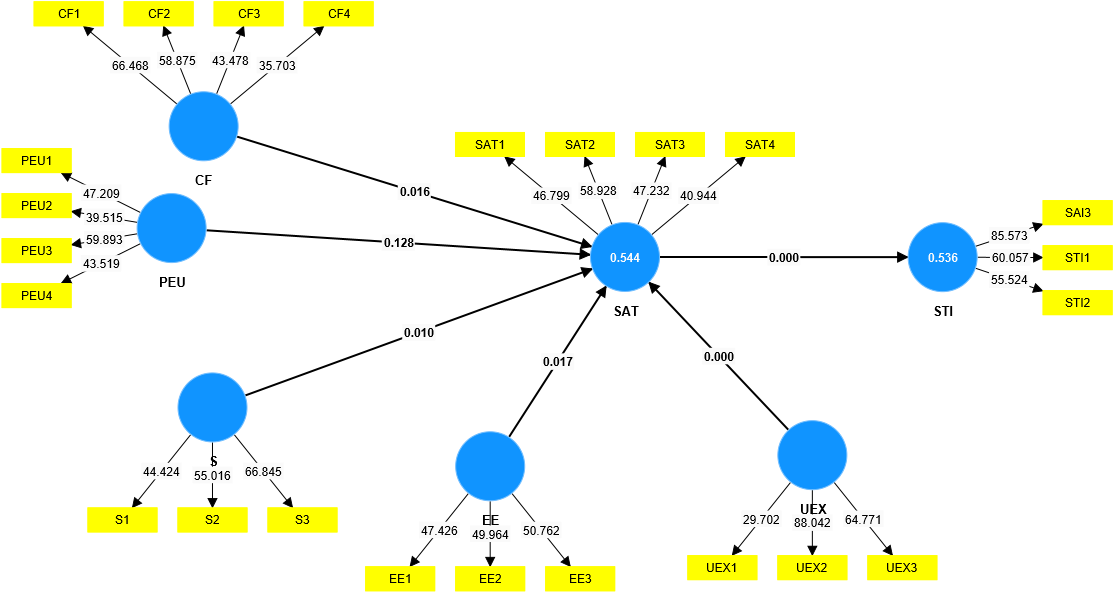
**Table: Results of Path Analysis**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Sample mean (M) | Standard deviation (STDEV) | T statistics (|O/STDEV|) | P values |
| CF -> SAT | 0.208 | 0.088 | 2.403 | 0.016 |
| EE -> SAT | 0.183 | 0.076 | 2.388 | 0.017 |
| PEU -> SAT | -0.272 | 0.178 | 1.523 | 0.128 |
| S -> SAT | 0.429 | 0.165 | 2.570 | 0.010 |
| SAT -> STI | 0.732 | 0.030 | 24.801 | 0.000 |
| UEX -> SAT | 0.306 | 0.065 | 4.759 | 0.000 |

This path analysis examines how Customer Feedback (CF), Effort Expectancy (EE), Perceived Ease of Use (PEU), Service Quality (S), and User Experience (UEX) affect Satisfaction (SAT) and Intention to Use (STI). Service Quality and User Experience have the strongest positive impacts on Satisfaction, with coefficients of 0.429 and 0.306, respectively, both statistically significant (p < 0.05). Customer Feedback (M = 0.208, p = 0.016) and Effort Expectancy (M = 0.183, p = 0.017) also significantly influence Satisfaction. However, Perceived Ease of Use shows a negative but non-significant effect (M = -0.272, p = 0.128). Satisfaction strongly predicts Intention to Use (M = 0.732, p = 0.00), highlighting its critical role in user retention. Organizations should focus on delivering high-quality service, improving user experience, and effectively responding to customer feedback to enhance satisfaction and drive continued system use. Further research should explore the complex role of ease of use in this context.



**Figure 2: Model Fitness**



**Figure 3: Path**

**Findings:**

The adoption of Fintech platforms among the elderly population in Bangladesh is influenced by several interrelated factors: service confirmation, perceived ease of use (PEU), perceived usefulness (PU), and trust. Drawing on established models like the Technology Acceptance Model (TAM) and Expectation-Confirmation Theory (ECT), this discussion explores the implications of these factors for both practical and theoretical contexts.

**Practical Implications**

Service confirmation is pivotal in shaping user satisfaction among elderly Fintech users. When the actual experience aligns with or surpasses initial expectations, satisfaction increases. For elderly individuals, many of whom have limited exposure to digital tools, it is crucial that Fintech platforms confirm ease, convenience, and security. By ensuring that users’ expectations are met, Fintech providers can reduce anxiety and build confidence, ultimately leading to greater user satisfaction. Thus, platforms that consistently deliver on their promises enhance the likelihood of continued use among elderly users. PEU significantly impacts Fintech adoption among elderly users, indirectly influencing PU. Fintech platforms that boast intuitive interfaces, clear instructions, and minimal technical complexity empower elderly users to navigate the technology more comfortably. This ease of use fosters a belief in the usefulness of the services for managing everyday financial tasks such as bill payments, fund transfers, and pension management. The direct relationship between PEU and PU is particularly critical for elderly users; a user-friendly platform strengthens their belief in its utility, thereby increasing overall satisfaction. PU has a direct and strong influence on user satisfaction. Fintech platforms that enable users to perform essential financial transactions conveniently from home are perceived as highly useful. This is especially important for elderly individuals with mobility challenges or those living in rural areas.

The ability to manage financial tasks independently enhances their sense of empowerment and security, directly translating into higher satisfaction levels. Therefore, Fintech services that cater to these specific needs are more likely to achieve sustained user engagement (Hwang & Kim, 2022). Trust is a critical element in Fintech adoption, particularly among elderly users, who may harbor concerns regarding data security and system reliability. A high level of trust in a Fintech platform alleviates anxieties surrounding financial transactions, leading to increased comfort and satisfaction. Trust mitigates perceived uncertainty about technology, making elderly users more inclined to engage with Fintech services. Furthermore, trust fosters long-term engagement; elderly users are more likely to remain loyal to platforms they consider reliable and secure. Consequently, enhancing trust not only elevates satisfaction but also promotes continued use over time. The findings suggest that satisfaction driven by service confirmation, perceived usefulness, and trust is essential for long-term Fintech adoption among elderly users. Fintech platforms that successfully build trust, meet user expectations, and offer convenient, easy-to-use features are more likely to retain user engagement. Satisfied elderly users are more inclined to continue utilizing Fintech services, creating a positive feedback loop that strengthens both adoption and loyalty.

**Theoretical Implications**

This study contributes to the theoretical discourse by integrating aspects of the Technology Acceptance Model (TAM) and Expectation-Confirmation Theory (ECT). By demonstrating how service confirmation affects satisfaction, and how satisfaction influences continued use, this research reinforces the relevance of these models in understanding technology adoption among unique demographics, such as the elderly. While TAM primarily focuses on perceived ease of use and perceived usefulness as determinants of technology acceptance, this study expands on these constructs by incorporating trust and service confirmation as critical components in the Fintech context. This broadened perspective adds depth to the existing literature, highlighting the importance of emotional and psychological factors in the adoption process. The study highlights the unique challenges faced by elderly individuals in adopting digital technologies. By focusing on factors such as trust and service confirmation, this research sheds light on the specific barriers that may hinder or facilitate the adoption process. This emphasis on user-centric design can inform future research and practical applications aimed at improving digital accessibility for elderly users. Future studies can build upon this framework by exploring additional variables that may influence Fintech adoption among the elderly, such as social support, health status, and prior experience with technology. Understanding these interactions can further enhance the development of tailored Fintech solutions that cater to the needs of older adults. The adoption of Fintech among elderly individuals in Bangladesh is significantly influenced by service confirmation, perceived ease of use, perceived usefulness, and trust. Fintech platforms that prioritize ease of use, utility, and security are better positioned to enhance user satisfaction, leading to sustained engagement and loyalty. This research not only provides practical insights for Fintech providers but also enriches theoretical discussions surrounding technology adoption among unique populations. By addressing the specific needs of elderly users, Fintech providers can foster successful adoption, ultimately contributing to greater financial inclusion for this demographic.

**Research Limitations and Future Direction:**

Despite the valuable insights provided by this study on Fintech adoption among the elderly population in Bangladesh, several limitations must be acknowledged. The research is specific to Bangladesh, which limits the generalizability of the findings to other countries with different technological infrastructures, cultural factors, and levels of Fintech development. Elderly users in other regions may face different challenges or have varying levels of trust in technology. The study utilizes a cross-sectional design, capturing data at a single point in time. This limits the ability to track changes in Fintech adoption behavior over time, especially as elderly users may gradually become more familiar with the technology or as Fintech platforms evolve. While the study focuses on key variables such as service confirmation, perceived ease of use (PEU), perceived usefulness (PU), and trust, other factors that may influence Fintech adoption among elderly users, such as social support, financial literacy, health status, or prior experience with technology, were not explored. The study relies on self-reported data, which can be subject to biases such as social desirability bias or recall bias.

Elderly respondents might overstate their comfort or satisfaction with Fintech platforms due to social pressures or misremember their actual experiences. The sample used in the study may not fully represent the diversity within the elderly population in Bangladesh. Differences in educational background, socioeconomic status, and urban versus rural residence may significantly affect the perceptions and experiences of Fintech users, which the current study might not have captured comprehensively. The study assumes a uniform experience with Fintech platforms, but variations in design, accessibility, and functionality among different platforms were not accounted for. Elderly users may have vastly different experiences based on which specific Fintech services they use. Building on the findings of this study, future research could expand the understanding of Fintech adoption among elderly users in the following ways: Future research could employ longitudinal studies to observe how Fintech adoption among elderly users evolves over time. By tracking user behavior, perceptions, and satisfaction across different phases of adoption, researchers can gain deeper insights into the long-term challenges and enablers of sustained Fintech use. Comparative studies across different countries or regions with varying levels of Fintech infrastructure and cultural attitudes toward technology adoption would provide a more global perspective. This could identify unique challenges or solutions in different cultural contexts that influence Fintech adoption among the elderly.

Future studies could examine other factors influencing Fintech adoption among the elderly, such as: ‘The role of family, friends, or caregivers in encouraging or assisting with Fintech use. How physical or cognitive limitations affect Fintech adoption. The impact of varying levels of financial knowledge on the willingness and ability to adopt Fintech services. Prior experience with digital tools and its influence on Fintech adoption behavior.’ Research could delve into platform-specific experiences to analyze how differences in user interface design, accessibility features, and customer support impact trust, satisfaction, and long-term engagement among elderly users. By identifying best practices in platform design, Fintech providers can better cater to the needs of elderly populations. Exploring the role of government policies and initiatives in promoting Fintech adoption among the elderly could provide valuable insights. Research could examine how government interventions such as digital literacy programs or financial incentives affect the adoption process, especially for underserved or vulnerable elderly populations. In addition to self-reported measures, future research could incorporate actual behavioral data from Fintech platforms to track usage patterns, transaction frequency, and drop-off rates. This data could provide more objective insights into how elderly users engage with Fintech services and identify specific points where they face difficulties or disengage. By addressing these limitations and pursuing these future research directions, a more comprehensive understanding of Fintech adoption among elderly populations can be achieved, ultimately contributing to more effective digital financial inclusion strategies.

**References:**

Abdul-Rahim, R., Bohari, S. A., Aman, A., & Awang, Z. (2022). Benefit–Risk Perceptions of FinTech Adoption for Sustainability from Bank Consumers’ Perspective: The Moderating Role of Fear of COVID-19. *Sustainability, 14*(14). doi:10.3390/su14148357

Ahmad, S. Z., & Khalid, K. (2017). The adoption of M-government services from the user’s perspectives: Empirical evidence from the United Arab Emirates. *International Journal of Information Management, 37*(5), 367-379. doi:<https://doi.org/10.1016/j.ijinfomgt.2017.03.008>

Aziz, A., & Naima, U. (2021). Rethinking digital financial inclusion: Evidence from Bangladesh. *Technology in Society, 64*, 101509. doi:<https://doi.org/10.1016/j.techsoc.2020.101509>

Bajunaied, K., Hussin, N., & Kamarudin, S. (2023). Behavioral intention to adopt FinTech services: An extension of unified theory of acceptance and use of technology. *Journal of Open Innovation: Technology, Market, and Complexity, 9*(1), 100010. doi:<https://doi.org/10.1016/j.joitmc.2023.100010>

Barkhi, R., & Wallace, L. (2007). The impact of personality type on purchasing decisions in virtual stores. *Information Technology and Management, 8*(4), 313-330. doi:10.1007/s10799-007-0021-y

Barr, N., & Diamond, P. (2009). Reforming pensions: Principles, analytical errors and policy directions. *International Social Security Review, 62*(2), 5-29. doi:<https://doi.org/10.1111/j.1468-246X.2009.01327.x>

Bhattacherjee, A. (2001). Understanding Information Systems Continuance: An Expectation-Confirmation Model. *MIS Quarterly, 25*(3), 351-370. doi:10.2307/3250921

Chand, M. (2018). Aging in South Asia: challenges and opportunities. *South Asian Journal of Business Studies, 7*(2), 189-206. doi:10.1108/SAJBS-09-2017-0103

Choi, H., Kim, Y., & Kim, J. (2011). Driving factors of post adoption behavior in mobile data services. *Journal of Business Research, 64*(11), 1212-1217. doi:<https://doi.org/10.1016/j.jbusres.2011.06.025>

Deng, X., Huang, Z., & Cheng, X. (2019). FinTech and Sustainable Development: Evidence from China Based on P2P Data. *Sustainability, 11*(22). doi:10.3390/su11226434

Duvendack, M., Sonne, L., & Garikipati, S. (2023). Gender Inclusivity of India’s Digital Financial Revolution for Attainment of SDGs: Macro Achievements and the Micro Experiences of Targeted Initiatives. *The European Journal of Development Research, 35*(6), 1369-1391. doi:10.1057/s41287-023-00585-x

Dwivedi, R., Alrasheedi, M., Dwivedi, P., & Starešinić, B. (2022). Leveraging Financial Inclusion Through Technology-Enabled Services Innovation: A Case of Economic Development in India. *International Journal of E-Services and Mobile Applications (IJESMA), 14*(1), 1-13. doi:10.4018/IJESMA.289633

Ebrahim, Z., & Irani, Z. (2005). E‐government adoption: architecture and barriers. *Business Process Management Journal, 11*(5), 589-611. doi:10.1108/14637150510619902

Esmaeilpour Moghadam, H., & Karami, A. (2023). Financial inclusion through FinTech and women's financial empowerment. *International Journal of Social Economics, 50*(8), 1038-1059. doi:10.1108/IJSE-04-2022-0246

Flavián, C., Pérez-Rueda, A., Belanche, D., & Casaló, L. V. (2022). Intention to use analytical artificial intelligence (AI) in services – the effect of technology readiness and awareness. *Journal of Service Management, 33*(2), 293-320. doi:10.1108/JOSM-10-2020-0378

Giddings, B., Hopwood, B., & O'brien, G. (2002). Environment, economy and society: fitting them together into sustainable development. *Sustainable development, 10*(4), 187-196.

Hassan, M. S., Islam, M. A., Sobhani, F. A., Nasir, H., Mahmud, I., & Zahra, F. T. (2022). Drivers Influencing the Adoption Intention towards Mobile Fintech Services: A Study on the Emerging Bangladesh Market. *Information, 13*(7). doi:10.3390/info13070349

Hoque, R., & Sorwar, G. (2017). Understanding factors influencing the adoption of mHealth by the elderly: An extension of the UTAUT model. *International Journal of Medical Informatics, 101*, 75-84. doi:<https://doi.org/10.1016/j.ijmedinf.2017.02.002>

Huang, D., Jin, X., & Coghlan, A. (2021). Advances in consumer innovation resistance research: A review and research agenda. *Technological Forecasting and Social Change, 166*, 120594. doi:<https://doi.org/10.1016/j.techfore.2021.120594>

Hwang, W.-S., & Kim, H.-S. (2022). Does the adoption of emerging technologies improve technical efficiency? Evidence from Korean manufacturing SMEs. *Small Business Economics, 59*(2), 627-643. doi:10.1007/s11187-021-00554-w

Jeyaraj, A., Dwivedi, Y. K., & Venkatesh, V. (2023). Intention in information systems adoption and use: Current state and research directions. *International Journal of Information Management, 73*, 102680. doi:<https://doi.org/10.1016/j.ijinfomgt.2023.102680>

Karim, R. A., Sobhani, F. A., Rabiul, M. K., Lepee, N. J., Kabir, M. R., & Chowdhury, M. A. (2022). Linking Fintech Payment Services and Customer Loyalty Intention in the Hospitality Industry: The Mediating Role of Customer Experience and Attitude. *Sustainability, 14*(24). doi:10.3390/su142416481

Kass-Hanna, J., Lyons, A. C., & Liu, F. (2022). Building financial resilience through financial and digital literacy in South Asia and Sub-Saharan Africa. *Emerging Markets Review, 51*, 100846. doi:<https://doi.org/10.1016/j.ememar.2021.100846>

Lee, J. W., & Lee, S. H. (2019). User participation and valuation in digital art platforms: the case of Saatchi Art. *European Journal of Marketing, 53*(6), 1125-1151. doi:10.1108/EJM-12-2016-0788

Malik, G., & Singh, D. (2022). Personality matters: does an individual's personality affect adoption and continued use of green banking channels? *International Journal of Bank Marketing, 40*(4), 746-772. doi:10.1108/IJBM-04-2021-0133

Martins, C., Oliveira, T., & Popovič, A. (2014). Understanding the Internet banking adoption: A unified theory of acceptance and use of technology and perceived risk application. *International Journal of Information Management, 34*(1), 1-13. doi:<https://doi.org/10.1016/j.ijinfomgt.2013.06.002>

Mitzner, T. L., Boron, J. B., Fausset, C. B., Adams, A. E., Charness, N., Czaja, S. J., . . . Sharit, J. (2010). Older adults talk technology: Technology usage and attitudes. *Computers in Human Behavior, 26*(6), 1710-1721. doi:<https://doi.org/10.1016/j.chb.2010.06.020>

Moudud-Ul-Huq, S., Sultana Swarna, R., & Sultana, M. (2021). Elderly and middle-aged intention to use m-health services: an empirical evidence from a developing country. *Journal of Enabling Technologies, 15*(1), 23-39. doi:10.1108/JET-04-2020-0018

Partala, T., & Saari, T. (2015). Understanding the most influential user experiences in successful and unsuccessful technology adoptions. *Computers in Human Behavior, 53*, 381-395. doi:<https://doi.org/10.1016/j.chb.2015.07.012>

Pavlou, P. A. (2011). State of the Information Privacy Literature: Where are We Now And Where Should We Go? *MIS Quarterly, 35*(4), 977-988. doi:10.2307/41409969

Roszkowska, P. (2021). Fintech in financial reporting and audit for fraud prevention and safeguarding equity investments. *Journal of Accounting & Organizational Change, 17*(2), 164-196. doi:10.1108/JAOC-09-2019-0098

Sasikala, S., Indhira, K., & Chandrasekaran, V. M. (2018). Performance prediction of interactive telemedicine. *Informatics in Medicine Unlocked, 11*, 87-94. doi:<https://doi.org/10.1016/j.imu.2018.03.003>

Sun, J., & Chi, T. (2018). Key factors influencing the adoption of apparel mobile commerce: an empirical study of Chinese consumers. *The Journal of The Textile Institute, 109*(6), 785-797. doi:10.1080/00405000.2017.1371828

Suryono, R. R., Budi, I., & Purwandari, B. (2020). Challenges and Trends of Financial Technology (Fintech): A Systematic Literature Review. *Information, 11*(12). doi:10.3390/info11120590

Taherdoost, H. (2018). Development of an adoption model to assess user acceptance of e-service technology: E-Service Technology Acceptance Model. *Behaviour & Information Technology, 37*(2), 173-197. doi:10.1080/0144929X.2018.1427793

Thong, J. Y. L., Hong, S.-J., & Tam, K. Y. (2006). The effects of post-adoption beliefs on the expectation-confirmation model for information technology continuance. *International Journal of Human-Computer Studies, 64*(9), 799-810. doi:<https://doi.org/10.1016/j.ijhcs.2006.05.001>

Venkatesh, V., & Davis, F. D. (1996). A Model of the Antecedents of Perceived Ease of Use: Development and Test. *Decision Sciences, 27*(3), 451-481. doi:<https://doi.org/10.1111/j.1540-5915.1996.tb00860.x>

Wang, K., & Lin, C. L. (2012). The adoption of mobile value‐added services. *Managing Service Quality: An International Journal, 22*(2), 184-208. doi:10.1108/09604521211219007

Yadegaridehkordi, E., Shuib, L., Nilashi, M., & Asadi, S. (2019). Decision to adopt online collaborative learning tools in higher education: A case of top Malaysian universities. *Education and Information Technologies, 24*(1), 79-102. doi:10.1007/s10639-018-9761-z

Yudaruddin, R. (2023). Bank lending during the COVID-19 pandemic: do alliances and digital strategies matter? *Managerial Finance, 49*(7), 1221-1238. doi:10.1108/MF-04-2022-0167

Yuen, K. F., Chua, J., Li, K. X., & Wang, X. (2022). Consumer's adoption of virtual reality technologies for marine conservation: Motivational and technology acceptance perspectives. *Technological Forecasting and Social Change, 182*, 121891. doi:<https://doi.org/10.1016/j.techfore.2022.121891>