

**H4: Emotional intelligence influences the intention to utilize technology-based financing services (Fintech).**

**3 DATA AND METHODOLOGY**

A survey instrument was administered to a convenience sample of real consumers in Indonesia. The respondents comprised of an equal number of users and non-users, as well as respondents representing diverse key demographic variables with a total of 278 completed surveys. The study used existing multi-item scales to measure the perceived ease of use, usefulness, personal characteristic, emotional intelligence, and intention to adopt. Furthermore, the intention to adopt usage was analyzed as an individual's extent of Internet usage, based on a Likert-type scale response. Users' age, education, and income were measured based on categorical survey responses.

A confirmatory factor analysis (CFA) was conducted, and measurement items were deleted on both substantive and statistical grounds, leaving a total of 31 items. The results of the validity and reliability test of the measurement model showed that the Standardized Loading Factor was between 0.50 - 0.91, Construct Reliability was above 0.7 (0.82-0.92) in the quite high category, while Variance Extracted was above 0.5 and between 0.53 - 0.86. This means that all variables and dimensions are good enough to form a valid and reliable latent variable construct of the Technology-Based Adoption Intention structural model.

**4 RESULT AND ANALYSIS**

The respondents' profiles showed that 54.7% are women, with 95% between 19-38 years. The age distribution generally reflects respondents in the x generation. In terms of education, 66.5% had bachelor's degrees, 14% Masters's degree, and 66.5% were single. Furthermore, 80.2% of the respondents knew financial technology, and 49.3%, installed the applications in their gadgets by 49.3%. However, only 29.1% had really enjoyed the service.

The result provides a good explanation of users' attitudes toward digital finance usage. Also, based on parameter estimates and associated t-values, all hypotheses were supported. Therefore, this study concluded that both perceived ease of use, usefulness, personal characteristic, and emotional intelligence are related to attitude toward digital financing usage.

Table 4.1. Hypothesis testing.

Hypothesis	Path Analysis	Model Structure		Hypothesis Decision	
		Direct Effect	Direct Effect	t-value	
H1	PU→ AI	0,42	0,41	5,33	Supported
H2	PEU → AI	0,22	0,18	2,27	Supported
H3	PC→AI	0,17	0,22	3,26	Supported
H4	EI→AI	0,06	0,12	1,99	Supported

**5 DISCUSSION**

TAM is a useful theory for explaining information technology. Its benefits are useful and support individual activities, with a positive attitude towards Technology-Based Financing Services (Fintech). This study, therefore, supports the effect of perceived usefulness on individual attitudes towards Technology-Based Financing Services (Fintech). Furthermore, the results are also in line with the views of TAM, which stated that users' attitude towards technology is driven by the benefits provided to support their activities (Davis et al., 1989).

Users believe that the Fintech Service is very beneficial and easy to utilize without guidance. Based on the study, it is concluded that the perceived benefits and ease of use of Fintech Services are cognitive factors accepted by consumers.

Personality also plays an essential role in information-seeking behavior based on cognitive or emotion and users' ability to obtain, accumulate, analyze, and assimilate information and consequently improve their decision-making behavior. Therefore, personal character influences the intention to use financial technology. Furthermore, emotional intelligence encourages individuals to carry out risky financial activities easily by generating optimism and confidence. This research showed that the better the individual's personality, the more their intention to use Technology-based financing services (Fintech).

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