

The Mediating Role of Value Congruence in Service Trust and Fintech Usage Among Millenials

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Abstract. The role of fintech in increasing people's financial inclusion is growing rapidly, especially in the millennial generation. Millennials often use fintech for many transactions, such as financial planning, investment, and financial transactions (payment, saving, etc.) One important factor that influences the use of fintech is service trust. However, it turns out that service trust cannot always affect the use of fintech, so further research is needed on factors that can mediate the relationship between service trust and fintech use. The purpose of this study is to investigate whether value congruence can be a mediator in connecting service trust and fintech use. Furthermore, whether value in use can increase the use of fintech, this research method uses quantitative methods through surveys by sending questionnaires. The data collection method uses a purposive sampling method, and we used the Partial Least Square analysis tool for data analysis. This research found that value congruence mediates between service trust and the use of fintech. This research proves that value congruence, namely services that are unique, creative, independent, and can meet user needs, will increase the use of fintech. This research contributes to fintech companies that they must pay attention to value congruence if they want their fintech products used by millennial consumers. The research gap in this study is some inconsistency throughout several previous studies and research.

Keywords: value congruence, value in use, fintech usage, millennial generations

1. Introduction

The use of Fintech has an important role in financial inclusion. Financial technology, or Fintech, is a product of the 4.0 industry that emerged and dominated the market in 2018. The Covid-19 pandemic in 2019 marked a rapid development in fintech. Forbes noted that venture capital funding for fintech was \$13 billion in 2018 and increased to \$18 billion in 2019 (Kauflin, 2020). The high demand for mobility and instant transactions in this era has positioned FinTech as a significant player in the current economy. Academic studies also support the idea that FinTech services give consumers access to a vibrant ecosystem because they offer personalization, flexibility, and simplicity of delivery at a lower cost, ultimately increasing productivity, profitability, and financial inclusion (Bouteraa et al., 2023). FinTech is increasingly considered a participatory tool just beginning in the financial inclusion agenda. Many studies define financial inclusion as focusing on poverty reduction, saving, and making more accessible financial services that have been left out of conventional financial services (Aziz & Naima, 2021). Therefore, providing financial services through digital platforms can contribute to poverty reduction and financial inclusion.

The use of fintech by the public provides enormous benefits. Fintech combines information and communication technology with financial services, allowing people to make transactions easily and quickly (Setiawan et al., 2021). Financial transactions are moving from cash-based systems to electronic-based systems. Fintech, especially electronic payment systems, creates efficient, secure, and adequate processing systems because they are safe, reliable, wide-scale, anonymous, private, efficient, and convenient (Noor Ardiansah et al., 2020). The development of Fintech has brought significant innovation in the world of financial transactions. A well-felt benefit of fintech is automation. Fintechs use automation technology to revolutionize the financial industry by streamlining and optimizing various financial processes. Some beneficial automation is faster and more efficient transactions, cost reduction, customer experience, risk management, financial planning, and efficient financial analysis. Through automation, people will have greater freedom to operate and control their accounts independently by integrating financial data and technology (Bhat et al., 2023).

Several factors influence the use of fintech. Nevertheless, comprehensive research on factors affecting fintech is still limited. Several studies investigated barriers to fintech adoption and implementation on aspects of payments found in systematic literature analyses. Another study examines the evaluation of the fintech phenomenon (Bouteraa et al., 2023). Efforts to increase financial inclusion and financial stability are factors that encourage the use of fintech (Ozili, 2021). Fintech has great potential to increase financial inclusion by providing access to financial services (Akinwale & Kyari, 2022) to those previously unreachable by traditional financial institutions. Fintech contributes to economic stability through systemic risk reduction and increased transparency. Fintechs can create secure and verified databases that can improve the integrity of financial transactions, reduce the risk of fraud, and facilitate monitoring by authorities.

A key pillar in fintech adoption is trust in fintech providers or banks. Banks have a competitive advantage over fintech providers because they have a long relationship with their customers (Abu Daqar et al., 2020). Trust can effectively mitigate user uncertainty about the outcome of financial transactions, thereby increasing the likelihood of future engagement (Hwang et al., 2021). Trust plays an important role in reducing the uncertainty of fintech users. When users have confidence in the fintech platform they use, they tend to be more comfortable in conducting financial transactions and using the service. Trust can mitigate fintech user uncertainty through data security, consumer protection, positive user experience, transparency, and accountability. High customer service trust will improve the attitude to acquire a product. It also shows that statistically, high service trust significantly influences their attitude to adopt fintech (Akinwale & Kyari, 2022). Building and maintaining service trust is critical for fintech platforms to drive adoption and retain users. By focusing on reliability, customer support, transparency, data security, and leveraging a positive user experience, fintech companies can build trust and create a favorable environment for users to adopt and embrace their services. Customers seek a convenient and

trusted fintech service experience that can provide financial solutions that suit their needs (Saif et al., 2022). Therefore, increasing service trust in fintech services can encourage increased use of fintech. When users have a high level of trust in fintech, they tend to be more motivated to use the service.

Several studies on service trust relationships have been conducted by researchers (Baganzi & Lau, 2017; Chauhan, 2015). Consumers are still reluctant to use fintech services due to trust issues. Some researchers found that service trust, for consumers who have little knowledge about fintech or are pretty adequate, encourages them to use fintech.

However, some studies have found that service trust does not affect fintech usage (Senyo & Osabutey, 2020). A high level of trust in fintech services should encourage someone to use fintech. Therefore, variables are needed that can mediate the effect of service trust on the use of fintech. In response to these differing results, we propose value congruence as an alternative to mediating service trust relationships and fintech use.

We adopt value congruence as a match between individuals and fintech application services (Nguyen et al., 2020). When a person's services perceive that fintech services are based on the person's values, such as unique, creative, quality, effective, efficient, and can meet their own needs, they will tend to feel suitable with the fintech service. Therefore, value congruence will motivate someone to increase the use of fintech, meaning that variable value congruence is a solution to encourage increased use of fintech.

The primary purpose of this study is to prove that value congruence increases the use of fintech. We also use value as a factor that influences the use of fintech, including the factor that drives it, namely peer influence pressure. We use value because the application of value is used to realize the functionality of services users need (Turetken et al., 2019). In this context, the services provided by FinTech must be in accordance with the functions expected by users. Peer influence pressure is used because users will use fintech services if people around them assess it well. This research also give a contribution, especially for fintech companies. This research will give fintech companies knowledge on enhancing user perception of their product quality.

2. Literature Review

2.1. Relationship between peer influence pressure and value in use

Being part of a social environment is necessary for personal development, especially for individuals in adulthood (Santor, Messervey, and Kusumakar, 2000). Peer influence is one of the references for an individual to think, see, and behave. In using fintech services, peers play an essential role for individuals (Yanto et al., 2021). The pressure of peer influence is known as the strong influence of peers that can influence a person's decisions. It is a social phenomenon in which a person tends to be influenced by the views, norms, and actions of those around him who are equal in the same social group. A product or service can be considered to have good value if the people around us give a good assessment (Henneberger et al., 2021). So, the use value of someone who describes the benefits or value he receives will be influenced by peer pressure. Based on this explanation, hypothesis 1 was formulated:

H1: Peer influence pressure affects use value in use.

2.2. Relationship between service trust and value congruence

The decision to believe in using a service can be reached if the service can meet the expectations and judgments of its users. The more able a service is to explain the added value of its services and why customers use them, the greater the chance that individuals will use them. Individual trust will increase if the value of a service is equal to the value of the individual (Edwards & Cable, 2009). Trust when using new technology will have a positive impact on user attitudes. In addition, users' trust in fintech services positively influences their attitudes toward adopting fintech, especially if the service meets the expectations of its user ratings (Akinwale & Kyari, 2022). So, the hypothesis is as follows:

H2: Service Trust Affects Value Congruence

2.3. Relationship between value congruence and fintech use

Value congruence in this study is seen as an alignment between fintech users' expectations and the services provided by fintech companies. The more individuals feel confident that the value offered by fintech services is in line with the values held by individuals, the more comfortable the individual will be using fintech (Ryu, 2018). This means that more and more individuals are encouraged to use fintech services. When individuals feel the benefits of using fintech services, they will continue to use them (Al Nawayseh, 2020). That is, if the fintech services used by individuals are in accordance with the values held by individuals, it will encourage them to increase the use of fintech. So, the third hypothesis is as follows:

H3: Value conformity affects fintech use.

2.4. Relationship between value congruence and value in use

The alignment of the value of individuals with the use value offered by fintech companies is very important to note; this develops a correlation between value congruence and value in use. Value congruence indicates the degree of match between an individual's values and their perceived values about fintech services (Rather et al., 2022). When individuals feel a match of their values with the fintech services they use, it will encourage these individuals to use these fintech services (Esenyel & Emeagwali, 2019). In the context of fintech, value congruence refers to the extent to which an individual's values align with the values embedded in the fintech platform and how well an individual's values match those present within the fintech platform. On the other hand, value in use is the tangible benefit a user derives from using a fintech service. Therefore, as the level of value congruence increases, the value in use also increases. Furthermore, when the value in use increases, users will be more inclined to utilize fintech services. This means that the more a fintech application aligns with an individual's values, the more the individual will experience tangible benefits from that fintech application. As users derive real benefits from such a fintech application, they will continue to use it. This creates a relationship between the individual's value and the value of the benefits obtained and the fulfillment of needs by financial services. So, the more the suitability of the value, the more the value used increases, then the fourth hypothesis is as follows:

H4: Value congruence affects Value in use.

2.5. Relationship between value in use and fintech use

The ability of fintech companies to provide the best service can be the key to getting a good assessment from users. The better the service provided, the better the value assessment of using a service (Chih et al., 2019). The increase in value in use provided by fintech services will cause customers to feel greater benefits, encouraging active use of fintech. Innovation, ease of use, efficiency, accessibility, security, and process simplification are some aspects that can increase value in use and ultimately increase the use of fintech. In line with this, when users feel the benefits of fintech, the use of fintech will increase (Al Nawayseh, 2020). Based on this explanation, hypothesis 5 is formulated:

H5: Value in use affects Fintech usage.

2.6. Value congruence as a mediating variable between service trust and financial technology use

Even though fintech offers advantages and convenience, data security risk is one of its weaknesses (Lim et al., 2019). Data security is closely related to service trust, which is crucial for fintech companies to maintain while carrying out their operations (Gefen 2000; Kollock 1999; Reichheld and Scheffer 2000). The more service trust increases, the more value congruence will increase, and then the value congruence will encourage someone to increase the use of fintech. When users feel confident that fintech services are trustworthy and aligned with their values, they will feel more comfortable and motivated to use them actively. Value congruence will encourage the use of fintech and provide benefits

for users and fintech service companies. Users will get additional value and higher satisfaction from using fintech, while fintech service companies will get more loyal users and potentially get recommendations from those users to others. High trust in the service creates a strong foundation for more intensive use. So the 6th hypothesis is as follows:

H6: Value congruence mediates the effect of service trust on fintech use

Here is the model of this study:

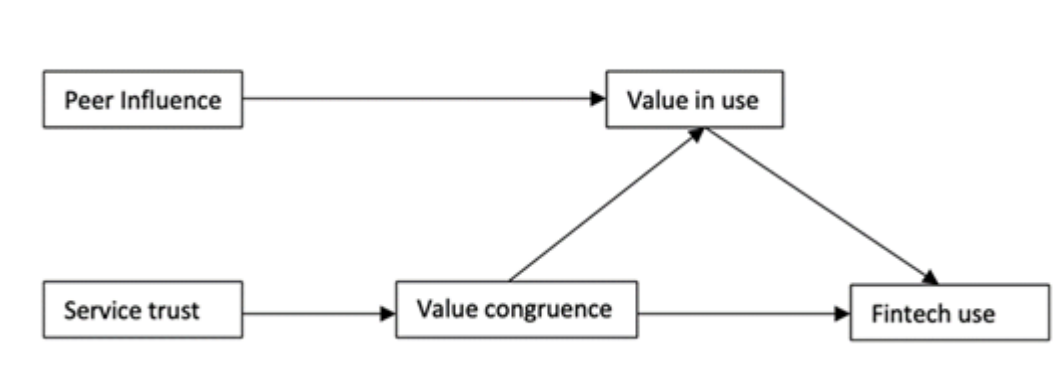


Fig.1: Research Model

3. Method

This study used quantitative research methods. The population and study sample are young professionals who often use fintech. The sample selection procedure uses purposive sampling with several predetermined criteria, such as employee, age between 19-30 years old, and already working a minimum of one year. The data collection process uses the survey method of sending questionnaires to respondents. The research procedure is that researchers make previous observations on the millennial generation, currently young professionals who often use fintech. It further establishes the criteria by which data are retrieved through questionnaires. Next, the questionnaire was sent using Google form. The number of respondents who filled out the questionnaire was 396 respondents. This study used a multivariate analysis with a statistical tool, Partial Least Square. Measurement of variables using a Likert scale from 1 to 7 (1= strongly disagree, 7= strongly agree). The author adapts research variables from previous studies, namely service trust variables (Pavlou, 2003), value congruence variables (Cable & DeRue, 2002), value in use variables (Chih et al., 2019), and peer influence variables (Santor et al., 2000). After collecting data, researchers run the data using SmartPLS 4. A few steps were carried out: examining the outer model, then the inner model, and finally hypothesis testing.

4. Result and Discussion

Testing validity and reliability using Confirmatory Factor Analysis (CFA). The Validity Test is seen through the value of the loading factor and AVE with a larger standard equal to 0.5. As for the standard reliability test used which is above 0.7. After the CFA analysis, two items were removed because they had values below 0.5. After the item is removed and retested, the results of the validity and reliability tests are obtained in the following table:

Table 1. Loading Factor

	Fintech Use	Peer influence pressure	Service trust	Value congruence	Value in Use
FU1	0.902				
FU2	0.932				
FU3	0.923				
PI1		0.555			
PI2		0.848			
PI3		0.617			
PI4		0.856			
PI5		0.866			
ST1			0.940		
ST3			0.943		
VC1				0.838	
VC2				0.868	
VC3				0.906	
VC4				0.851	
VU1					0.858
VU2					0.877
VU3					0.816

Table 2. Validity and Reliability Analysis

	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Fintech Use	0.909	0.914	0.942	0.845
Peer influence pressure	0.838	0.918	0.869	0.578
Service trust	0.872	0.872	0.940	0.887
Value congruence	0.889	0.894	0.923	0.750
Value in Use	0.809	0.813	0.887	0.724

Based on the test results in Table 1 and 2, the lowest reliability is 0.838 in the peer influence pressure variable, and the highest is 0.909 in the fintech usage variable. Cronbach alpha reliability values at 0.838 to 0.909 meet the standard. After that, validity testing was carried out on the AVE (Average Variant Extracted) value, where the standard was above 0.5. Based on the results in Tables 1 and 2, all variables have values above or greater than 0.5.

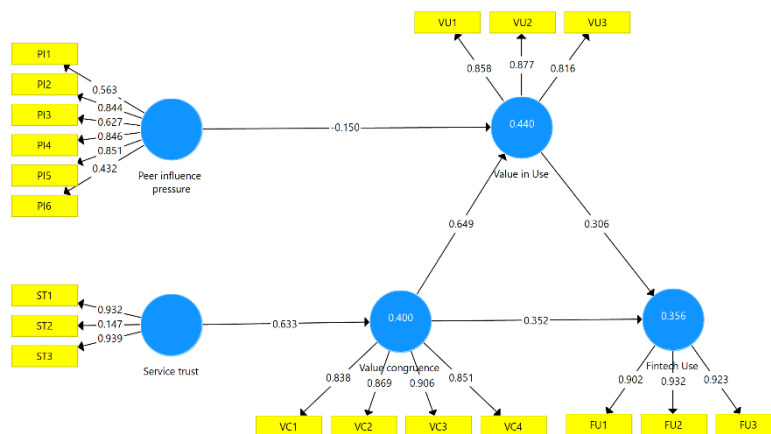


Fig.2: Hypothesis Testing Diagram

Table 3. Hypothesis Testing

	Original Sample	Sample Mean	Standard Deviation	T Statistics (O/STDEV)	P Values
Peer influence pressure -> Value in Use	-0.144	-0.144	0.066	2.193	0.029
Service trust -> Value congruence	0.624	0.625	0.041	15.305	0.000
Value congruence -> Fintech Use	0.352	0.351	0.071	4.992	0.000
Value congruence -> Value in Use	0.647	0.646	0.043	15.089	0.000
Value in Use -> Fintech Use	0.306	0.306	0.066	4.614	0.000
Service trust -> Value congruence -> Fintech Use	0.220	0.220	0.047	4.654	0.000

The hypothesis test results can be seen in Table 3, where the variable can be said to be influential if <0.05 . Peer influence significantly influences <0.05 on the use value, so hypothesis 1 is accepted. Service trust significantly affects <0.05 value conformity, so hypothesis 2 is accepted. Value congruence has a significant effect of <0.05 on the use of fintech, so hypothesis 3 is accepted. The congruence value significantly affects <0.05 the use value, so hypothesis 4 is accepted. The use value has a significant effect of <0.05 on the use of fintech, so hypothesis 5 is accepted. The results of mediation testing in Table 3 show a significant effect when value congruence mediates the effect of service trust on fintech use.

Discussion

Peer influence influences use value. The higher the peer influence, the higher the value of using fintech services. That is, the higher the pressure of the social environment in using fintech services, the higher the individuals assess the benefits of fintech services. Being part of the social environment is necessary for self-development, especially for individuals in adulthood (Santor et al., 2000). In everyday life, it is undeniable that our social environment influences an individual's assessment of a product or service. A product or service can be considered to have good value if the people around us give a good assessment (Henneberger et al., 2021). A positive assessment from people around can indicate that the fintech product or service has good value. When the social environment gives a favorable assessment of fintech services, it can affect individual perceptions of the quality and value of those services. For example, good judgment from people around can be considered an indicator of good value, for example, recommendations. When people give good ratings, they might as well recommend fintech services. References and recommendations from trusted people or those who have had positive experiences can be important in assessing the value of fintech services. Use value is influenced by social motivation, which is a form of motivation arising from social interaction and relationships with others (Tran et al., 2021). Social motivation can influence how individuals perceive and assess the use value of fintech services.

Service trust influences value conformity. The higher an individual trusts fintech services, the more value conformity increases. The decision to believe in using a service can be reached if the service can meet the expectations and judgments of its users. The more able a service is to explain the added value of its services and why customers use them, the greater the chance that individuals will use them. Individual trust will increase if the value of a service is equal to the value of the individual (Edwards & Cable, 2009). Some literature also explains a reciprocal relationship between beliefs and values (J. Cazier et al., 2017; J. A. Cazier et al., 2006). Strong trust can increase the value perceived by individuals, while high values can reinforce individual trust in an entity or action. When individuals trust fintech services, they tend to perceive the value generated by fintech as higher. Trust creates confidence that fintech services will deliver on promises, maintain quality, and deliver expected benefits. The ability of fintech to provide a satisfactory experience to users will increase trust in fintech, and users will need fintech to facilitate their financial transactions. The higher the service trust from users, the more use

and intention there is to use fintech, and it will even increase loyalty to fintech use (Effendi & Radianto, 2022).

Value congruence influences the use of fintech; value congruence in this study is seen as an alignment between the expectations of fintech users and the services provided by fintech companies. The more the individual feels confident, and the value offered by the fintech company is aligned with the values held by the individual, the more comfortable the individual will be using fintech (Ryu, 2018). This is also in line with exposure. If individuals can feel the benefits of fintech, then the use of fintech will increase (Al Nawayseh, 2020). When individuals perceive fintech's benefits and positive value, they are more motivated to use and utilize it actively. We also interpret that value conformity arises when there is a match between the value of the user and the fintech service. So, the higher the engagement value of users and fintech services will increase loyalty to using fintech services (Agyei et al., 2020). Value engagement refers to how users perceive value, benefits, and relevance in using fintech services. The high level of value engagement can also be attributed to a smooth and satisfying experience using fintech services. If users feel that fintech services are easy to use and provide a seamless transaction experience, they will likely feel comfortable and satisfied using them. A positive user experience will increase usage loyalty. So, to increase loyalty to the use of fintech services, fintech companies need to pay attention to the level of user value engagement.

Value congruence has an influence on value in use. The more the appropriateness of the value, the more it will increase the use value. The alignment of the value of individuals with the use value offered by fintech companies is important to note. We mean that users who have high satisfaction reflect the quality of individual relationships and fintech services. One important aspect of use value is user satisfaction, which exceeds the service's price. So the higher the suitability of user value with fintech services, the more it will encourage users to increase value in using fintech services. The suitability of the value of fintech services with the value of users will increase customer expectations in using fintech services (Bui et al., 2021). When user values align with those of fintech services, individuals will feel that the services are relevant and provide significant benefits.

Value in use influences the use of fintech. The higher the individual's perception of value in using fintech, the more the use of fintech will increase. The ability of fintech companies to provide the best service can be the key to getting a good assessment from users. The better the services provided, the better the value assessment in fintech services (Chih et al., 2019). Users with high use value will find their fintech services useful and valuable. So, when individuals feel high added value in using fintech, they tend to be more motivated to use fintech actively. Value in use includes high-quality fintech services, fintech services that users need, and benefits in services provided by fintech that exceed price. If fintech offers significant benefits and uses in meeting financial needs or improving individual financial processes, then the perceived value will increase and encourage the use of fintech. Likewise, if fintech services provide quality services such as saving time, effort, and other resources in conducting financial transactions, it will encourage individuals to use fintech. In line with this, when users feel the benefits of fintech, the use of fintech will increase (Al Nawayseh, 2020).

We found that value congruence mediates the effect of service trust on fintech use. The more service trust increases, the more value congruence, which will further increase the use of fintech. Our research found that to increase the use of fintech, service trust must increase value congruence first, and then value congruence will encourage the use of fintech. When users believe in fintech services, the suitability of individual values to fintech services will increase. Furthermore, when individuals feel that their values match fintech services, they will use them, and this can even encourage them to continue using fintech. In parallel, the use of fintech will increase when individuals feel that the value of using fintech services increases. Individuals think that using fintech has value beyond what is expected. In this case, we can interpret value congruence as an important variable for service trusts to encourage increased use of fintech. Also, value in use is proven to increase the use of fintech.

Implications of this research, especially in the financial technology industry:

1. The more trustworthy fintech services become, the more it will enhance the perception of their quality. Therefore, fintech service companies must ensure user trust in their fintech services. Trust is an asset in the fintech industry. To maintain and enhance the perception of quality, fintech service providers must continually invest in building and maintaining customer trust through tangible and sustainable measures. By establishing strong trust and delivering positive experiences, fintech service providers can influence user perceptions of the effectiveness of their services, thus aiding in building user loyalty and a positive fintech service image.
2. In the fintech industry, efficiency is often a highly valued factor by users. Fintech service providers can positively impact user loyalty by building and maintaining strong trust.
3. The more trustworthy fintech services become, the more they contribute to maintaining a favorable fintech image. Upholding a positive image is crucial in the fintech industry, as positive perceptions can influence users' decisions to adopt, remain loyal, and recommend the services to others. Therefore, fintech service providers should focus on building and maintaining user trust by conducting business ethically, delivering quality services, and prioritizing user security and privacy.
4. Fintech service providers must understand the values and preferences of their target users. By creating services that reflect these values and deliver relevant benefits, providers can enhance perceptions of value alignment, thereby increasing adoption rates and fintech usage.
5. Fintech service providers should be able to communicate the benefits offered by their services to potential users. This can influence perceptions of service value and encourage broader fintech adoption.

The limitation of this study was that only 80% of the data from respondents was valid to be used. Suggestion for further research: It will be interesting to study in-depth about loyalty towards fintech but rather only fintech use. Future research can also be specified on P2P or mobile money. This research also can be incorporated into a longitudinal study by increasing the population. Qualitative methods can be used to investigate how users perceive value in use and value congruence in relation to fintech use.

5. Conclusion

Value congruence mediates service trust relationships and increases the use of fintech. The more fintech technology in accordance with the values possessed by users, for example, creative, unique, able to meet user needs, and not dependent on other applications, the more users will increase the use of fintech to support their financial activities. Value in use can increase the use of fintech. The more fintech technology provides quality services and benefits that exceed the user's perceived price, the more likely it will increase the use of fintech.

This research contributes to fintech companies. Implication for Fintech companies: The more trustworthy fintech services become, the more they will enhance the perception of their quality. Besides that, fintech companies must consider unique, creative, and independent services that can meet users' needs in creating fintech. The implication for theory is that this research provides a model concerning the factors influencing fintech use based on value in use and value congruence.

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