

SUSTAINABLE INTENTION OF FINTECH SERVICES FOR BANKING SERVICES: AN EMPIRICAL EXAMINATION USING EXTENDED TECHNOLOGY CONTINUOUS THEORY

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The integration of new technologies has been driven by the global financial crisis of 2008. A recent innovation in the financial sector is Fintech. Fintech is a movement that has changed the way the financial sector functions. Less research has examined what influences people's sustainable intention of Fintech services. The aim of this study is to conduct an empirical examination of customers' sustainable intention to use Fintech services for banking services. To examine, this research presents a model that incorporates the technology continuous theory (TCT), which integrates Confirmation (CON), Perceived Ease of Use (PEU), Perceived Usefulness (PU), and two contextual variables—Trust (T) and User Experience (UEX). The research participants were selected using a non-probability sampling technique. Based on the 404 Fintech users of the bank, the research was empirically tested. Version 4.0 of Smart PLS and Partial Least Square Structural Equation Modelling (PLS-SEM) was used. The results show that Satisfaction (SA) is highly influenced by UEX, PEU, and CON. On the other hand, PU does not significantly influence satisfaction because the majority of research participants were younger users, who are often thought of as IT-savvy and to the present online systems' user-friendly interface design and proximity to the websites of the banks that they have visited. Due to their greater importance, IPMA, CON, PEU, PU, and SA require special management attention to enhance the banking industry's sustainable use of Fintech. This study offers a body of knowledge on the sustainable use of Fintech services by offering a more thorough analysis of the factors impacting customers' opinions. This study contributes to the body of literature on the sustainable aim of Fintech services by merging TCT with users' trust in those services. Overall literature and empirical findings confirmed that this study provides valuable insights into the sustainable intentions behind FinTech services within the banking sector in Bangladesh by leveraging an extended TCT framework. This research underscores the importance of integrating sustainability considerations into FinTech strategies to foster long-term adoption and success.

Keywords: Banking services, FinTech, Performance, Technology continuance theory, Sustainable intention