FACTORS INFLUENCING THE ACCEPTANCE OF FINTECH SERVICES AMONG UNIVERSITY STUDENTS IN VIETNAM

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ABSTRACT

This study investigates factors influencing university students' acceptance of Fintech services in Vietnam using an integrated framework based on the Technology Acceptance Model (TAM) and Theory of Planned Behavior (TPB). A quantitative approach was employed with a survey of 578 students in Hanoi, and data were analyzed using the PLS-SEM technique. The results reveal that positive attitude, perceived usefulness, and cost value significantly influence the intention to use Fintech services, while perceived risk, subjective norms, and ease of use are not statistically significant. Behavioral intention has a strong effect on actual Fintech adoption behavior. The findings contribute both theoretical and empirical insights into enhancing Fintech adoption among young users and offer managerial implications related to communication strategies, pricing policies, and service ecosystem development.

Keywords: *Fintech, university students, consumer behavior, TAM-TPB model, PLS-SEM.*

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1. INTRODUCTION

In the context of rapid global digital transformation, financial technology (Fintech) is reshaping how users access and utilize financial services, especially in areas like payments, savings, investments, and lending. In Vietnam, the Fintech sector is growing fast with over 150 companies across domains such as electronic payments, peer-to-peer lending, and digital banking, meeting the rising demand of young consumers. University students are viewed as a potential user group due to their quick adoption of technology, high transaction frequency, and adaptability to digital financial behaviors. However, the level of Fintech acceptance within this demographic remains varied, indicating a need for deeper research into the factors affecting their behavior.

Understanding the determinants of students' Fintech acceptance is not only crucial for service development but also contributes to the national financial inclusion strategy. Prominent theoretical models like the Technology Acceptance Model (TAM) by Davis [4] and the Theory of Planned Behavior (TPB) by Ajzen [1] have been widely used to explain new technology adoption behavior. Recently, many studies have proposed integrating components of TAM and TPB to improve the explanation of digital financial service adoption, especially among young user groups such as students [5, 16]. Building on this foundation, the present study focuses on factors like attitude, perceived usefulness, price value, perceived risk, ease of use, and subjective norm in forming students' intention and behavior toward Fintech services. This research uses a quantitative method and employs partial least squares structural equation modeling (PLS-SEM) via SmartPLS software to test the theoretical model and relationships between variables. Survey data were collected from students at universities in Hanoi to ensure representativeness. The study provides empirical evidence on factors influencing digital financial behavior among students, thereby offering appropriate managerial implications for businesses and policymakers to promote Fintech adoption in this young consumer segment.

Although Fintech adoption has been widely examined, several important research gaps remain unaddressed. First, prior TAM- and TPB-based studies have predominantly focused on general consumers or banking customers, while empirical evidence specifically targeting university students-a digital-native but financially constrained segment - remains scarce in Vietnam. Second, existing research has not adequately incorporated cost-related perceptions into integrated

adoption models, even though price sensitivity is a salient determinant of technology use among young users. Third, previous findings on the non-significant roles of perceived risk, subjective norms, and perceived ease of use are inconsistent, suggesting the need for further context-specific validation within the student population. These gaps justify the necessity of re-examining Fintech acceptance through a more comprehensive and contextually grounded framework.

This study offers several contributions to the literature. First, it develops an integrated TAM-TPB model tailored to Vietnamese university students by incorporating the construct of price value, thereby enhancing the model's explanatory relevance for this demographic. Second, it provides empirical clarification for why perceived risk, subjective norms, and perceived ease of use may not significantly influence Fintech adoption among digital-native youth, contributing to the theoretical refinement of Fintech acceptance models. Third, the study delivers practical insights for Fintech providers by identifying attitude, perceived usefulness, and price value as the most influential determinants of adoption intention, enabling more targeted strategies to foster Fintech usage among young consumers.

Rather than presenting a generalizable adoption model for all Vietnamese students, this study positions its contribution as context-specific by explaining Fintech acceptance within the distinct behavioral, economic, and technological characteristics of university students in Hanoi. This clarification reinforces the model's value as a targeted analytical framework applicable to a specific user segment rather than a universal representation.

2. MATERIALS AND METHODS

2.1. Key Definitions

Intention to use Fintech services: This refers to an individual's willingness or plan to continue using technology-based financial services in the future. Such intention reflects the desire to maintain usage behavior, expand to new types of transactions, and recommend the services to others. In theoretical models like TAM and TPB, behavioral intention is considered a strong predictor of actual behavior [1, 16].

Fintech service usage level (actual adoption): This denotes the frequency and scope with which students conduct financial transactions through technology platforms, such as online transfers, payments, investments, or savings. It is the concrete manifestation of actual usage behavior, reflecting the extent to which Fintech is integrated into one's personal financial life. Common measures include the use of multiple Fintech services, weekly or monthly usage frequency, and repetitive usage patterns. This concept is important for evaluating the market penetration of Fintech products [15].

2.2. Underlying Theoretical Models

Theory of Planned Behavior (TPB): The TPB, developed by Ajzen, explains an individual's deliberate behavior through three key factors: attitude toward the behavior, subjective norm, and perceived behavioral control [1]. TPB emphasizes the role of psychosocial factors in shaping behavioral intention, especially when the behavior is not entirely under personal control. In the technology domain, TPB has been applied to explain the acceptance of new technologies and digital financial platforms. Recent studies affirm that TPB is highly suitable for predicting young users' intention to use Fintech [4].

Technology Acceptance Model (TAM): The TAM, proposed by Davis [4], explains technology adoption behavior through two main factors: perceived usefulness and perceived ease of use. TAM posits that users are inclined to use a technology if they believe it will improve their performance and is easy to operate. Attitude toward the technology is seen as a mediator between these perceptions and behavioral intention. TAM has been extensively extended and validated in many fields, including digital finance [15].

This study integrates the TAM and TPB frameworks to construct an analysis model of factors influencing students' Fintech adoption intention and behavior. This integrated approach allows us to capture both personal cognitive factors (usefulness, ease of use, risk, cost) and socio-psychological factors (attitude, subjective norm), thereby enhancing the explanatory power for usage behavior. Such an integrated model has been confirmed by many international studies to effectively predict young users' technology behavior [16].

2.3. Proposed Research Model and Hypotheses

Based on the TAM [4] and TPB [1] frameworks and empirical evidence from prior studies [14, 16], the authors developed a research model to analyze factors affecting students' Fintech acceptance intention and behavior. Previous studies have identified factors such as perceived usefulness, ease of use, perceived risk, social influence, and security as relevant in explaining Fintech user behavior, particularly among students. Noting that the cost factor

has not been fully considered in prior research, this study introduces the variable **"**price value**"** (the trade-off between benefits received and financial costs incurred) into the integrated TAM-TPB model to reflect the limited financial resources of university students in Vietnam. The proposed research model is shown as Figure 1.

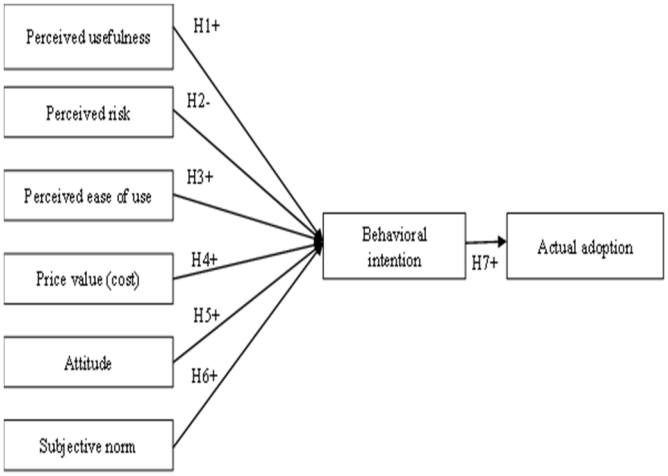

Figure 1. Proposed research model (Source: Compiled by the research team, 2024)

The specific hypotheses are proposed as follows:

Perceived usefulness is defined as the degree to which a user believes that using the technology will enhance their personal efficiency or performance [4]. In the Fintech context, many studies have shown that perceived usefulness is a driver of usage intention, especially among young people [11]. Therefore, university students are more likely to continue using Fintech if they see clear and practical benefits from these services.

Hypothesis H1: Perceived usefulness has a positive effect on university students' intention to use Fintech services.

Perceived risk refers to the extent of consumer concern about potential negative outcomes such as loss of personal data, transaction fraud, or monetary loss when using digital financial services [6, 8]. Numerous studies confirm that risk is a significant barrier to Fintech usage intention [2, 10]. Thus, if students feel unsafe or lack trust in a Fintech platform, their likelihood of continued use will drop sharply.

Hypothesis H2: Perceived risk has a negative effect on university students' intention to use Fintech services.

Perceived ease of use reflects the degree to which a user finds the technology simple, understandable, and not requiring significant effort [4, 5]. Research in the Fintech field shows that ease of use increases the likelihood of forming usage intention, particularly among students who are highly digital [3]. Therefore, students will tend to use Fintech more if they do not encounter technical or complexity barriers.

*Hypothesis H3**:** Perceived ease of use has a positive effect on university students' intention to use Fintech services.*

Price value (cost) in Fintech is understood as the trade-off between the benefits received and the monetary cost paid for using the service [16]. Many studies have demonstrated that when users perceive low cost or superior benefits, they are more inclined to accept the technology [13].

Hypothesis H4: Price value has a positive effect on university students' intention to use Fintech services.

Attitude is defined as the degree of positive or negative evaluation a user has toward the act of using a technology service [1]. Many studies affirm that a positive attitude is a strong mediating factor that promotes behavioral intention, especially in technology models like TAM and TPB [12].

Hypothesis H5: A positive attitude has a positive effect on university students' intention to use Fintech services.

Subjective norm reflects the influence of reference groups such as friends, family, or media on an individual's behavior [1]. In the digital technology context, research has shown that social influence can significantly affect the decision to use Fintech [9, 16]. Therefore, students will be inclined to use Fintech when they receive positive encouragement from their community.

Hypothesis H6: Subjective norm has a positive effect on university students' intention to use Fintech services.

Behavioral intention is the most important predictor of actual behavior according to TPB and TAM [1, 4]. Many studies have indicated that when intention is strong, actual usage behavior is much more likely to occur, especially in the context of digital services [4, 5]. Thus, if students have a clear intention to use Fintech, they will translate it into actual behavior with greater frequency and acceptance.

Hypothesis H7: The intention to use Fintech services has a positive effect on university students' actual adoption of Fintech services.

2.4. Research methodology

Qualitative research design: The qualitative phase was conducted to explore and refine the measurement scales of the variables in the model, based on theoretical

foundations and expert interviews. The research team carried out semi-structured discussions with 5 university lecturers in finance-banking and 5 Fintech professionals at financial technology companies to ensure the practical relevance of the observed variables. Interview data were thematically coded and compared with prior studies to adjust the survey questionnaire content. This process yielded a set of standardized measurement scales before proceeding to the quantitative study.

Quantitative research design: The quantitative phase was implemented to test the theoretical model and proposed hypotheses. Data were collected via a survey questionnaire of university students in Vietnam, using a 5-point Likert scale for the observed items. The sample was selected by convenient non-probability sampling, yielding 578 valid responses for analysis. The quantitative design serves to validate the theoretical model, test the relationships between variables, and derive practical implications.

Data analysis tools and methods: Survey data were processed using SPSS 26.0 and SmartPLS 4.0 software to ensure accuracy and reliability in analysis. Structural equation modeling was performed using the PLS-SEM approach to assess convergent validity, composite reliability, discriminant validity, and the causal relationships among latent constructs. A bootstrapping technique with 5,000 resamples was applied to test the statistical significance of the model coefficients.

To address potential common method bias (CMB), Harman's single-factor test was performed, and the first factor accounted for less than 50% of the total variance. Additionally, a full collinearity assessment showed that all VIF values were below the recommended threshold of 3.3 [7], confirming that common method variance was not a concern in this study.

3. RESULTS AND DISCUSSION

3.1. Research Results

Descriptive statistics of the sample: The descriptive statistics indicate that the survey sample consists of 578 university students, of whom females account for a dominant proportion (75.1%), reflecting the high interest of female students in Fintech services. In terms of year of study, first-year and second-year students make up nearly 84% of the sample, suggesting that exposure to Fintech is concentrated among those just beginning university. Additionally, the majority of students report a monthly income below 3 million VND (78.4%) and are enrolled in economics/business majors (97.6%). This indicates that Fintech consumption behavior in the sample is strongly influenced by economic factors and limited financial capacity. Table 1 summarizes the sample's demographic composition.

Table 1. Sample characteristics

Criteria		Number	Percentage (%)
Gender	Male	141	24.4
	Female	434	75.1
	Other	3	0.5
Year of study	First-year	256	44.3
	Second-year	228	39.4
	Third-year	83	14.4
	Fourth-year	11	1.9
Monthly income	Under 3 million VND	453	78.4
	3 - < 5 million VND	80	13.8
	5 - < 10 million VND	16	2.8
	≥10 million VND	29	5
Field of study	Economics/Business	564	97.6
	Engineering	4	0.7
	Other	10	1.7

Source: Compiled from survey results, 2025

Measurement model - Outer loadings:

All observed variables in the model exhibit outer loading values greater than 0.7, satisfying the criteria for individual item reliability and convergent validity. In particular, scales such as perceived ease of use (PEOU) and actual usage (AU) have very high loadings (above 0.94), indicating that their items strongly and consistently represent the underlying latent constructs. Thus, the entire set of measurement items is reliable and suitable for subsequent analysis of composite reliability, average variance extracted (AVE), and the PLS-SEM structural model.

Table 2. Outer loadings matrix for observed variables

Item	CCQ	CP	DSD	HI	MDCN	RRNT	TD	YD
CCQ1	0.894							
CCQ2	0.902							
CCQ3	0.861							
CCQ4	0.897							
CP1		0.908						
CP2		0.943						

CP3		0.939						
CP4		0.940						
DSD1			0.947					
DSD2			0.950					
DSD3			0.956					
HI1				0.931				
HI2				0.933				
HI3				0.942				
HI4				0.945				
HI5				0.941				
MDCN1					0.961			
MDCN2					0.944			
MDCN3					0.955			
RRNT1						0.910		
RRNT2						0.908		
RRNT3						0.937		
TD1							0.944	
TD2							0.952	
TD3							0.938	
TD4							0.947	
YD1								0.944
YD2								0.943
YD3								0.945

Source: Analysis results from SmartPLS 4, 2025

As shown in Table 2, all measurement items have outer loading values above the recommended threshold of 0.70, confirming adequate indicator reliability and convergent validity. In particular, perceived ease of use (PEOU) and actual usage (AU) exhibit very high loadings (above 0.94), indicating that the measurement model is reliable and suitable for subsequent PLS-SEM analysis.

Reliability and convergent validity

Table 3 presents the reliability and convergent validity metrics for each construct. All scales have Cronbach's alpha and composite reliability (CR) above 0.9, confirming very high internal consistency and composite reliability of the measurement constructs. Moreover, each construct's AVE exceeds 0.5 - with many AVE values above 0.85 - clearly demonstrating strong convergent validity and good representation of the latent concepts. Thus, the measurement model achieves the necessary reliability and convergent validity, and is qualified for subsequent structural model analysis and hypothesis testing.

Table 3. Reliability and convergent validity of constructs

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
CCQ	0.911	0.912	0.938	0.790
CP	0.950	0.952	0.964	0.870
DSD	0.947	0.947	0.966	0.905
HI	0.966	0.966	0.974	0.881
MDCN	0.950	0.950	0.968	0.909
RRNT	0.908	0.917	0.942	0.843
TD	0.960	0.960	0.971	0.894
YD	0.939	0.939	0.961	0.891

Source: Analysis results from SmartPLS 4, 2025

Discriminant validity

The Fornell-Larcker criterion results in Table 4 show that all constructs in the model satisfy discriminant validity, as the square root of each construct's AVE is greater than its correlations with any other construct. This confirms that each measured concept in the model is distinct and not overlapping with the others. Therefore, the measurement model meets the requirement for discriminant validity, ensuring reliability for the subsequent structural model analysis.

Table 4. Discriminant validity (Fornell-Larcker Criterion)

	CCQ	CP	DSD	HI	MDCN	RRNT	TD	YD
CCQ	0.889							
CP	0.848	0.933						
DSD	0.826	0.823	0.951					
HI	0.815	0.819	0.872	0.939				
MDCN	0.768	0.783	0.773	0.801	0.954			
RRNT	0.649	0.608	0.596	0.600	0.527	0.918		
TD	0.858	0.839	0.860	0.862	0.856	0.583	0.945	
YD	0.822	0.821	0.836	0.848	0.879	0.547	0.913	0.944

Source: Analysis results from SmartPLS 4, 2025

Note: Diagonal elements (bold) are the square roots of AVE; off-diagonals are inter-construct correlations.

Structural model assessment:

The PLS-SEM structural model analysis is summarized in Figure 2 and Table 5. Four relationships are statistically significant: PV → BI ($\beta = 0.101$, $p = 0.028$), PU → BI ($\beta = 0.164$, $p = 0.001$), ATT → BI ($\beta = 0.606$, $p < 0.001$) and BI → AU ($\beta = 0.879$, $p < 0.001$). All significant paths have

positive coefficients, indicating positive influences. The other factors (SN, PR, PEOU) show no significant impact on intention ($p > 0.05$). The adjusted R^2 for the intention (BI) construct is 0.852, meaning that factors like attitude, perceived usefulness, and price value collectively explain 85.2% of the variance in students' Fintech usage intention.

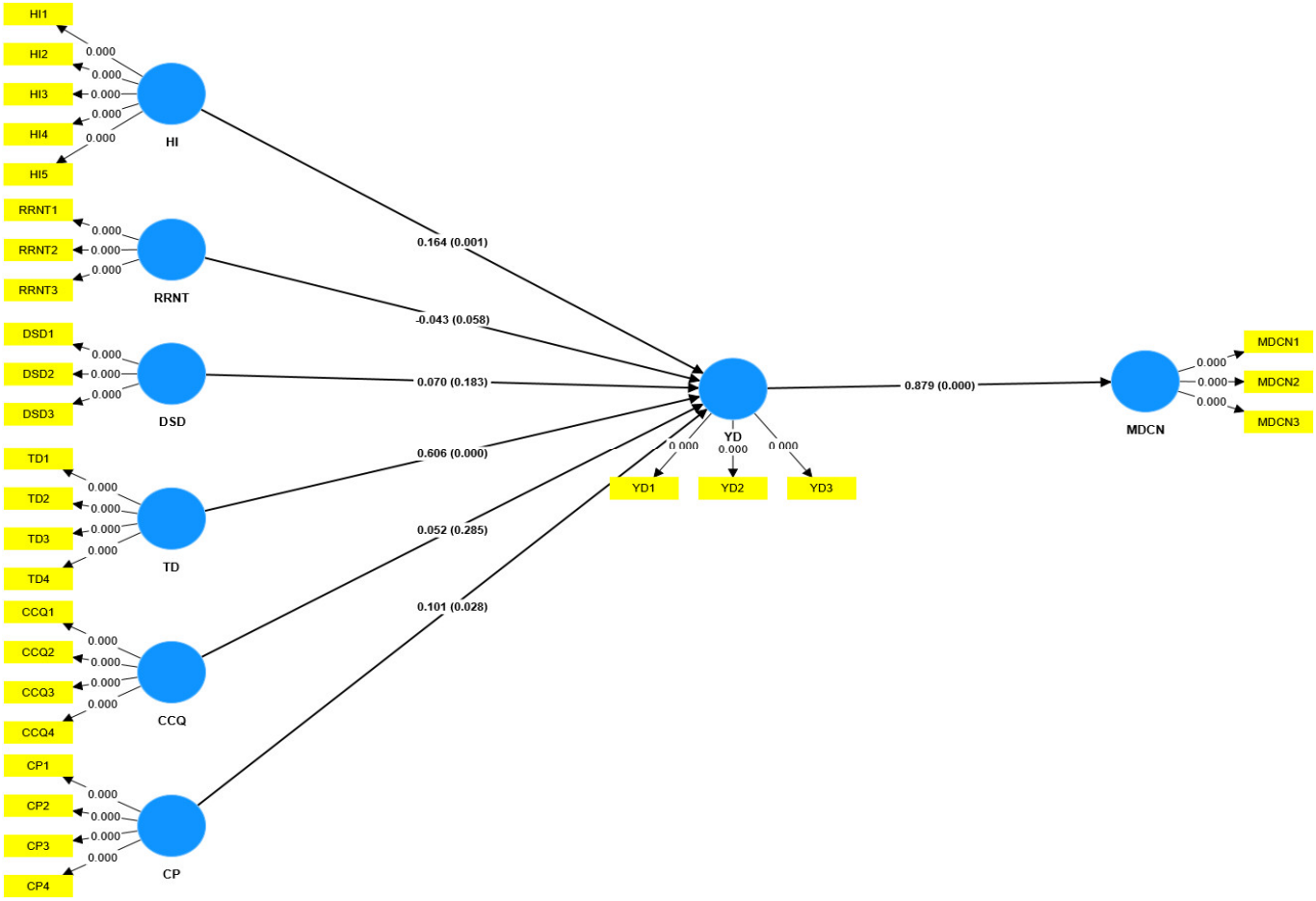

Figure 2. Structural model with path coefficients (Source: Analysis results from SmartPLS 4, 2025)

Table 5. Structural model results (PLS-SEM path analysis)

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
CCQ -> YD	0.052	0.055	0.049	1.070	0.285
CP -> YD	0.101	0.101	0.046	2.197	0.028
DSD -> YD	0.070	0.073	0.052	1.330	0.183
HI -> YD	0.164	0.163	0.048	3.456	0.001
RRNT -> YD	-0.043	-0.042	0.022	1.900	0.058
TD -> YD	0.606	0.602	0.055	10.937	0.000
YD -> MDCN	0.879	0.879	0.014	62.916	0.000

Source: Analysis results from SmartPLS 4, 2025

3.2. Discussion of Findings

Hypothesis H1: Perceived usefulness of Fintech services has a positive effect on intention to use Fintech. The test results show that the path PU → BI has a coefficient of 0.164 and is statistically significant ($p = 0.001 < 0.05$), so H1 is supported. This means that the more clearly students recognize the benefits Fintech brings - such as saving time or improving personal financial efficiency - the more they intend to use these services. This finding is consistent with Davis's TAM, which highlights the role of usefulness in forming usage intentions [4]. The result also aligns with Ryu, who concluded that perceived benefit is a driver of behavior in the Fintech environment [11]. In Vietnam's context, where traditional financial services can be cumbersome, students tend to choose Fintech as an efficient solution for managing personal finances.

Hypothesis H2: Perceived risk has a negative effect on intention to use Fintech. The coefficient for PR → BI is -0.043 with $p = 0.058$, which is above the 0.05 significance level, so H2 is not supported. Although the negative sign suggests a discouraging effect, the impact is not strong

enough to confirm risk as a clear barrier for students. A more rigorous interpretation suggests that perceived risk may exert limited influence because university students frequently engage in low-value digital transactions, thereby reducing the perceived severity of potential financial or data losses. This pattern aligns with research on digital-native consumers, who show risk habituation due to their constant exposure to online environments. Moreover, the normalization of e-wallets and mobile banking in Vietnam may have diminished the salience of risk-related concerns, making risk a background factor rather than an active determinant of intention [11].

Hypothesis H3: Perceived ease of use has a positive effect on intention to use Fintech. The results show the path PEOU → BI has a coefficient of 0.070 with p = 0.183, not statistically significant, so H3 is rejected. Although students feel Fintech is relatively easy to use, this factor alone is not sufficient to markedly change their intention. This non-significant effect can be explained by the digital-native characteristics of university students, who already possess high levels of technological familiarity. For this group, ease of use is considered a baseline expectation rather than a decisive factor, consistent with recent findings that usability becomes less influential when users have advanced digital literacy [16]. Instead, students prioritize utilitarian and value-based attributes such as usefulness and financial benefits, which overshadow the marginal impact of ease of use.

Hypothesis H4: Perceived cost (price value) has a positive effect on intention to use Fintech. The test for H4 yields a coefficient PV → BI of 0.101 and $p = 0.028$, which is statistically significant, so H4 is supported. This indicates that students highly value the cost-saving aspect of Fintech and see it as a motivation to use the services. This result is in line with Shankar & Jebarajakirthy [13], which suggest that low cost increases the likelihood of Fintech adoption, especially among young users. In the context of Vietnamese students who often have low or dependent income, price value becomes an important lever to convert trial use into regular use [16].

Hypothesis H5: Positive attitude has a positive effect on intention to use Fintech. The path ATT → BI has a coefficient of 0.606 and $p = 0.000$, indicating H5 is strongly supported. This relationship has the largest influence on usage intention in the entire model, showing that a positive attitude toward Fintech - such as finding it convenient, enjoyable, and being willing to recommend it is a foundational factor for behavior. This result is fully consistent with the TAM [4] and is reinforced by studies like Shaikh & Aboelmaged [12]. In Vietnam's context, students tend to "spread the word" about positive digital financial experiences, causing this attitude to proliferate and further reinforce actual usage behavior [12].

Hypothesis H6: Subjective norm has a positive effect on intention to use Fintech. The test shows the path SN → BI has a coefficient of 0.052 with p = 0.285, so H6 is not supported. This finding suggests that social influence whether from peers, family, or media may not play a decisive role in shaping adoption decisions among university students. Digital-native users tend to demonstrate high autonomy in technology-related choices, relying more on personal evaluations than external expectations [16]. Additionally, because Fintech usage has become common within this demographic, subjective norms may exert limited incremental impact beyond individual attitudes and perceived usefulness, thus reducing their statistical significance in the integrated TAM-TPB framework [2].

Hypothesis H7: Fintech usage intention positively affects actual Fintech adoption. The path BI → AU has a coefficient of 0.879 and p = 0.000, showing a very strong and significant relationship; thus, H7 is supported. This finding confirms that behavioral intention is a crucial intermediary factor, translating perceptions into actual behavior, which aligns with the central tenet of both TAM and TPB. This is a valuable managerial insight: improving the antecedents of intention (such as attitude, perceived cost, or benefit) will indirectly enhance students' actual Fintech usage - a consumer group that is both potential and highly tech-savvy.

4. MANAGERIAL IMPLICATIONS

Fostering positive attitudes among students toward Fintech through experiential marketing and trustworthy branding. Fintech companies should focus on communication strategies built on students' real experiences, rather than using empty slogans. Emphasizing specific benefits such as convenience in payments, ability to control expenses, and student-friendly features will help students develop positive feelings about the service. At the same time, the application should be designed to be user-friendly, incorporating personalization and engaging interactivity to make usage enjoyable. When students feel Fintech is both useful and pleasant to use, they will maintain a positive attitude and actively recommend the service to friends.

Enhancing students' perceived usefulness of Fintech in personal finance management by integrating practical utilities and benefits. Fintech apps should concentrate on integrating simple but effective personal finance management features such as expense tracking, payment reminders, and budgeting tools. When students clearly see the direct impact on their personal finances, a strong and sustainable perception of value and usefulness will form. Additionally, marketing campaigns should highlight financial benefits like cost savings, cash-back rewards, or loyalty points to increase appeal and the feeling of support. Notably, partnerships between Fintech providers and universities to host real-world experiential programs can help students better understand and trust the utility the services provide.

Implementing student-friendly pricing policies and financial incentives to stimulate Fintech usage intention. Companies should apply low or zero fees for basic transactions and offer promotions tailored for students, such as sign-up cash bonuses, reward points redeemable for gifts, or discounts on educational services. These policies need to be simple, clear, and transparent to create a sense of priority and financial support for students. Moreover, integrating Fintech services into campus activities (e.g., paying tuition, buying textbooks, or cafeteria meals) will increase familiarity and encourage frequent use. When Fintech becomes a practical support tool in daily campus life, students will tend to use the service proactively and continuously.

Strengthening usage intention by building a diverse, convenient Fintech ecosystem that sustains long-term user engagement. Fintech firms should expand their service ecosystem with complementary offerings such as automatic savings, micro-investment options, and personal financial planning advice to enhance comprehensiveness. Using AI to personalize content, analyze financial habits, and provide smart alerts can make students feel guided in their financial behavior. Small but regular interactions like "savings challenges" or "smart spending tips" can increase engagement and maintain the intention to use. If implemented consistently, Fintech will not just be a financial tool but a daily life companion for students.

5. CONCLUSION

The research results show that university students in Vietnam have a fairly positive acceptance of Fintech services, especially digital payment services like e-wallets, Internet Banking, and Mobile Banking. The factors that significantly influence usage intention include a positive attitude, perceived usefulness, and price value, whereas factors such as subjective norm, ease of use, and perceived risk have no clear impact. The strong relationship between intention and actual usage behavior is confirmed, underscoring the mediating role of intention in the TAM and TPB framework. The proposed model not only effectively explains students' Fintech usage behavior but also provides a practical basis for developing effective market engagement strategies. In the context of vigorous digital transformation, if Fintech services are optimized according to the behavioral characteristics of young users, they have the potential for sustainable development in the future. To ensure the robustness of these findings, common method bias was examined using Harman's single-factor test and full collinearity VIFs, and the results confirmed that CMB did not threaten the validity of the model. This reinforces the reliability of the study's conclusions regarding the determinants of Fintech adoption among university students.

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