

## **ABSTRACT**

This study describes the impacts of financial behavior and financial attitude towards the constructs in Technology Acceptance Model (perceived ease of use, perceived usefulness, and attitude towards using) on fintech users in Indonesia. Variables adopted from technology acceptance model are perceived ease of use, perceived usefulness, and attitude towards using. A descriptive quantitative research was conducted by collecting data using online questionnaire survey using google form, which then analyzed by using structural equation model method through smartPLS software. The results showed that financial behavior and financial attitude has an impact towards customers attitude towards using financial technology services in Indonesia. Therefore, this study may be able to provide insights for financial institutions to design, maintain or increase application's ease of use and usefulness in fulfilling customers financial behavior and financial attitude related activities efficiently and effectively.

**Kata Kunci** : *Financial Attitude, Financial Behavior, Technology Acceptance Model, Fintech*