# IT-Mindfulness and Fintech Adoption: Exploring Mediators and Moderators of Usage Intentions

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## Abstract

As more individuals rely on digital platforms for financial management, understanding the psychological and cognitive factors that influence the adoption of fintech becomes essential. A key aspect of this study is the incorporation of IT-mindfulness, a concept derived from mindfulness research but adapted to reflect how users engage with technology. Thus, the main objective of the study is to explore the influence of IT mindfulness in influencing the fintech usage intention of the paper.

To explore the determinants of fintech adoption, this study employs the Technology Acceptance Model (TAM) and extends TAM by incorporating IT-mindfulness as a precursor to these traditional determinants, hypothesizing that users who exhibit higher levels of IT-mindfulness are more likely to perceive fintech platforms as easy to use and useful. Moreover, this study introduces digital technology self-efficacy, which refers to an individual's belief in their ability to successfully navigate digital tools and acts as a mediator between IT-mindfulness and fintech adoption. Further, Financial literacy, on the other hand, is examined as a moderating variable that can enhance or weaken the effects of IT-mindfulness on fintech adoption.

The study uses the Process method in SmartPLS 4.0 to test the moderated mediation or conditional mediation (CoMe) analysis. The results indicate high level of financial literacy strengthens the mediated relationship of perceived ease of use on the influence of IT-mindfulness and fintech usage intention. Thus, the study provides a comprehensive framework that integrates cognitive, psychological, and contextual factors influencing fintech adoption.

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