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THE ANTECEDENTS AND CONSEQUENCES OF CONSUMER RESONANCE AND ATTITUDE TOWARDS FINTECH: AN EMPIRICAL INVESTIGATION

KETUT GEDE SRI DIWYA[1], TANTI HANDRIANA[2], INDRIANAWATI USMAN[3] & NYOMAN SRI SUBAWA[4]

[1,4]Universitas Pendidikan Nasional, Denpasar, Indonesia
[2,3]Universitas Airlangga, Surabaya, Indonesia

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ABSTRACT

This study was conducted to find the antecedents and consequences of consumer resonance and attitudes towards finansial technology. This study involves several variables including: product usefulness, product experience, product value, consumer resonance, attitude towards fintech, and intention to reuse fintech. The data analysis in this study was carried out using the Structural Equation Model (SEM) method based on Partial Least Square (PLS) with the Smart PLS application. The intention to reuse fintech has a significant and positive influence on from consumer resonance variables and attitudes towards fintech. There is a full mediating role in the relationship between product usefulness and intention to reuse fintech through consumer resonance and attitude towards fintech.

Keywords: consumer resonance; attitude towards fintech; intention to reuse fintech; fintech payment;

1.0 INTRODUCTION

The development of technology provides a convenience for every human being in interacting, which can be seen in various activities and human interactions that are increasingly digitalized. The development of technology shows that today's facilities are currently transforming from a very conventional life to bring people to a digital-based life (Widhiasthini et al., 2022). The utilization of technology undeniably provides great help for society, but it cannot be denied that until now, many people have used technology to run their lives. Technology facilitates various sectors of people's lives, both in terms of education, social activities, information dissemination, and economic activities, and is now turning to digital systems. Technology provides many changes to people's lives. One of the things that has been highlighted is the development of the economy, which has grown over time with existing technological facilities. The economy that used to be done conventionally with meetings between merchants and consumers can now be done only through smartphones. Even payment systems previously made with cash payments can now be implemented using various digital payment methods. Technology products that facilitate the economy are now not small, are increasingly massive, and can be enjoyed by the public at large. Technology that supports the digital economy is developing by making it easier for consumers to complete orders and transactions without having to bother to come to the place of sale, marked by transactions that can be completed remotely (Subawa et al., 2020).

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The growing number of digital technology products used by the public is also the beginning of the development of various technologies that facilitate digital economic activities. In addition to shopping, people can now complete various economic and financial matters through platforms based on mobile phone systems. In addition to ordering products and paying cashlessly, consumers can now use technology to send money, invest, or even maintain financial records. This technological product is widely known as financial technology. Financial technology was developed to make it easier for people to manage their financial resources. In simple terms, people no longer have to come to the bank office to send money or to simply save money. People can now do this using their smartphones. Currently, financial technology from various developers is circulating among the public, and many people are starting to enjoy using this technology to manage their finances. In fact, there are still people who have not used financial technology, or what is often referred to as finansial technology.

People who have not used fintech are influenced by various factors, such as lack of adequate electronic devices, lack of sufficient knowledge to use fintech, or even those who have adequate devices and have good access to seek knowledge related to the use of fintech; in fact, they do not have an interest in using fintech. Intention itself is a desire that comes frsom to humans, as mentioned by Venkatesh et. al., based on the concept that individuals can react in using a technology. This reaction directly influences the emergence of an interest in individuals using technology. This is in accordance with the conditions felt by the community in using technology: consumer interest can grow and not in using fintech depending on the reaction in themselves produced. People who do not have an interest in using fintech have various reasons, such as finding out the value obtained when using fintech, the experience gained when using fintech, or even the convenience offered by fintech when they use it. Fintech is an innovation that combines a financial system with information technology facilities. The adaptation of this development shows that there is concern regarding the speed and effectiveness of financial services.

As an innovation that has been developed, fintech is believed to be a product that can provide experience and usefulness for each individual in carrying out activities. In addition, fintech is believed to be a technological product that can be used. These three factors are believed to provide a condition in which each individual feels the alignment between self-value and the services provided by fintech. These three factors can influence individual behavior, which influences consumers to increase their interest in fintech. For this reason, this study was conducted to find out how the reaction exists between the three factors, namely product experience (Amrie, Jatmiko, & Handayanto, 2021), product usefulness, and product value. This research was conducted to determine the indirect effects of these three factors on consumers' intention to reuse fintech. In addition, this research involves consumer resonance and attitudes towards fintech, which influence the intention to reuse.

2.0 THEORETICAL BASIS AND HYPOTHESIS DEVELOPMENT

2.1 Product Usefulness

Product usefulness differs from the perceived usefulness variable described in research conducted by Davis (1989) related to Technology Acceptance Model, which explains the acceptance and use of new technology through two factors: perceived usefulness and perceived

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ease of use. Perceived usefulness is the belief that a technology product is useful in helping individuals complete an activity. The development of a technological product as an innovation is tailored to human needs to carry out their lives. This is done based on adjustments to human needs and technological production efficiency. Financial technology has been developed for human needs to facilitate various financial activities. People use a product when they already have trust and confidence that the product provides benefits for their activities. The trust and confidence of the community in using a product, including economic products, depend on the assessment of each community. The assessment made by the community was carried out from various aspects that are believed to show the usefulness of financial technology. The assessment made by the community will foster a belief in the usefulness of a product, which occurs when people use financial technology or financial technology. Perceptions or beliefs about the usefulness of technology can grow when people use or interact directly with it (Subawa and Mimaki, 2019).

People's belief in a technology that has a use to help various activities certainly forms a belief that financial technology has a use; thus, in this study, it is believed that there is product usefulness. Research conducted by Venkatesh and Davis (2000) stated that perceived usefulness is consistently a strong factor influencing a person's interest in using a technology. Hu (2019) states in their research that perceived usefulness refers to the fact that technology users choose technology services when they think that technology can have a positive impact. This condition will affect the community as an individual owning the technology used in accordance with the research conducted by Zarmpou et al. (2012); perceived usefulness has a strong influence on a person's interest. Based on these studies, it is believed that product usefulness is a factor that shows the usefulness of fintech, which is a consideration for individuals in using financial technology.

2.2 Product Experience

Growing technology certainly provides its own experience for each individual in carrying out activities. Many individuals consider how an experience is created when using a product, especially technology products, in increasing interest in long-term use. Various studies have been conducted on the assessment of an experience among the public as consumers. An innovation can last for a long period of time if it can create an atmosphere and experience for each individual who uses it. This is based on research conducted by Zare and Mahmoudi (2020), in which experience among the public or consumers is a result of a combination of emotional and rational perceptions of consumers of direct or indirect interactions in a business or activity being carried out. The experience of the customer is crucial in mapping the customer's perception of a product. Pine and Gilmore (1999) stated that experience is an event that involves individuals personally. Meanwhile, the Danish Report in research conducted by Mehmetoglu and Engen (2011) explains it as something that arises in the relationship between the subject and the object that gives rise to the process experienced. In addition, it is also explained that experience is something extraordinary and very visible to someone so that it is not just an experience.

Creating a good experience among consumers when or after using a product or service is certainly key to the success of the development and marketing strategy. Based on research conducted by Kuo et al.. at. (2012) states that an experiential marketing strategy can be said to

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be successful if it can increase customer satisfaction and loyalty, which leads to a high interest in buying or using the product. Consumer satisfaction and loyalty is, of course, obtained from the experience that consumers receive from a product or service. In this study, consumers feel satisfaction and increase their loyalty when they have had a good experience of using financial technology in their activities. Paulose and Shakeel (2021) stated that marketing carried out with two-way communication between product or brand developers and the target market can cause direct experiential reactions to a product that refers to its core. This is because the experience created is formed directly through five delivery points. The five points involved are feelings, reasoning, thinking, action, and marketing suitability, which are important choices in marketing that can increase experience in using a product. Consumers tend to remember the desired experience, which affects their perception of the service or quality of the product used (Hollebeek & Rather, 2019).

2.3 Product Value

The rapid development of the times is demonstrated through the development of various innovations in all aspects of life. In fact, it is not only the development of physical community support facilities, but the opportunities for the community to develop are also very open. Today, wide-open opportunities provide opportunities for people to interact with individuals from various places. Wide open opportunities and increasingly thin barriers in every community interaction develop their potential. In terms of competition, this thinner barrier allows individuals to strive for maximum effort to show themselves and their best position. Likewise, in the development of innovation, development companies not only show themselves as companies that are able to adapt to development. Rather, they show themselves as technology development companies that can position themselves with their products as products with competitive value.

Technology development, especially during the current globalization period, is very important for every company, not only in terms of physical form but also in terms of value and capability advantages. A competition has an important role for every technology, not only as a factor that is considered to get short-term benefits. Rather, the existence of competition in the world of business and technology certainly brings about long-term benefits. Competition requires every developer to create technological innovation with adequate quality. Creating a technological product that has a competent advantage can describe the value or product value that is owned. According to Reichheld and Sasser (1990), companies that consider customer conditions, especially by maintaining relationships between themselves and customers, have increased profits. The value of a product or product value itself is used to measure the level of customer satisfaction during or after using a product. Gunawan and Azhar (2019) stated that companies need to consider the relationship between product value and customer satisfaction because the relationship between these two factors is very close, which can influence consumer decisions regarding the use of a product.

The value of a product depends on the situation of the value itself; a difference in the situation of value will certainly bring about changes in value, strength of value, usefulness of value, and various conditions adjusted to the assessment. According to Neap and Celik (1999), the value of a product is a combination of costs, currency units, and subjective views that offset these costs. Therefore, knowing a product is certainly related to costs and the range of positive and

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negative margins in the valuation of a product. The value of a product is described as the level of a person's personal expectations of a product or service, which is the impact of the lifestyle, supporting features, and ergonomics that produce a product that is useful and can be used as desired (Cagan & Vogel, 2002).

2.4 Consumer Resonance

Every line of business run by the company must consider all forms of costs and benefits borne and obtained when making a decision. The company goes through a market research process that looks at the needs of each community. Through the results of market research that have been collected, the company can determine the needs of the wider community, and then consider the value and ability of the company to provide products or services according to market needs. When the company is able to fulfil the needs of the community as consumers, it certainly builds consumer loyalty to the company. Consumer loyalty is directly proportional to the company's image among the public, which is in accordance with the research conducted by Pradini and Pratami (2022), which reveals that the company's image has a significant influence on consumer loyalty. When a company succeeds in building consumer loyalty to its services and products, it indirectly opens up opportunities for consumers to purchase or use products and/or services on an ongoing basis.

Consumers who feel useful when using a product or service indirectly have the thought in their subconscious that using the product or service has various positive effects. This condition does not rule out the possibility that consumers share information and experience in using a product or service. When the information disseminated by consumers is positive, it can significantly improve the company's image and value, but the opposite can happen when consumers do not feel useful and the company's value can experience a sharp decline. Consumer assessments assist companies in distributing information related to the company, which has an impact on its sustainability. Information dissemination by consumers will help increase their alignment with the product. Research conducted by Forr et al.. al. (2008) echoes or resonances among consumers as an alignment of relevance and trends based on the company's products or services that consumers enjoy. The development of relevance echoes in consumption activities, or what is introduced as consumer resonance, is generally related to the brand strength of the product or service, as well as how the experience the product or service provides to consumers (Schmitt, 2009).

Consumer resonance relates to how a brand is built. In building the brand itself through a book written by Keller (2013), resonance in the sub-dimensional pyramid in building a brand is explained as a characterization or classification with a deep psychological connection between consumers and the products of a brand. When this relationship is established, consumers tend to participate in a product or service (Park et al., 2006). Mohamed et al. (2011) in their research stated that the experience consumers have in using a product will influence consumption behavior. The study also revealed that resonance shows a harmonious relationship between consumers and the company, such that the level of consumer loyalty increases along with the perceived experience. In another study conducted by Keller (2013), resonance was a condition in which consumers felt the right synchronization with the product or service used (Subawa and Widhiasthini et.al., 2020).

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2.5 Attitude Towards Fintech

Attitude describes how individuals assess a product based on their perceived experience. This assessment will be shown through the actions of the individual himself, according to Davis (1989) defines attitude as a positive or negative feeling that a person feels in carrying out an activity and is shown through an action. Attitude towards behavior is a variable introduced through the Theory of Reason Action by Fishbein and Ajzen (1975). This theory shows that attitude influences a person's intention to behave. According to Chaiker and Yates (1985), individual judgments based on thoughts have a significant influence on attitudes, which are shown objectively. When thinking gives rise to an objective assessment, it creates trust in consumers regarding a product. Consumers will show their trust through attitudes towards products or services, which is in accordance with research conducted by Aciffman and Kanuk (2007), who state that this belief will lead to various results that will also meet with evaluations resulting in attitudes towards behavior. These evaluations and beliefs are used as a consideration for each individual to use or not use a product, which is an attitude taken by each individual. This statement is in line with the research conducted by Slyke et al. (2007), who state that attitude is a feeling and evaluation made by consumers towards a product.

Attitude towards fintech as a form of attitude shown by consumers towards fintech, which is in accordance with the experiences and evaluations felt by consumers when using fintech. Consumer attitudes are influenced by various factors. This influence can be in the form of how consumers get a feeling of satisfaction with the services and uses of fintech or how consumers get their own satisfaction outside of the internal factors between the use of fintech by consumers, such as the use of social environmental factors among fintech users. Internal and external factors that provide considerations for individuals in completing evaluations are accompanied by the development of financial technology or fintech, which is growing and providing an increase in financial services. Research conducted by Chuang et al. (2017) show whether consumers accept the existence of financial technology services in their activities. According to research conducted by Arora and Aggrawal (2018), attitude is determined based on two variables: individual perceptions of what other people think, believe, or do, and the second variable is what motivates them to comply. Attitude facilitates the relationship between background consumer characteristics and consumption patterns that meet consumers' needs (Wu, 2003).

2.6 Intention to Reuse Fintech

Intention to use fintech is a fundamental concept outlined in the User Acceptance Models carried out by Venkatesh et al. (2003). Intention to use as a description of the condition of the user's intention to use a technology. In the concept base, it is explained that personal reactions in using information technology affect how a person's intention to use information technology. Furthermore, this user intention influences the actual use of information technology; on the other hand, individual reactions can also directly affect the use of information technology, and vice versa. Intention to use was first introduced in research conducted by Davis (1989) through research on Technology Acceptance Models. The model was developed to explain the causal relationship between beliefs, intentions, behavior from goals, and the actual use of technology. For this reason, it is important to understand the influence of consumers on the intention to reuse fintech.

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2.7 Hypothesis Development

The use of technology is certainly developed based on the needs of society. Technology development is carried out by looking at the needs of the community at large as well as opportunities for developers to make profits. Technology product development itself is carried out by ensuring that the technology developed has a use that the community believes can provide a positive experience. A good experience among the public as consumers can arise when using a technology, as in a study conducted by Sinha and Singh (2023), which states that there is a relationship between perceived usefulness and perceived experience. This indicates that when consumers or individuals use a technology, it can create a good experience when using a technology product, especially fintech. The benefits that individuals receive when using technology certainly create a good experience when using a technology product (Singh et al. (2020). In addition to influencing the experience that consumers obtain from using financial technology (fintech) products, product usefulness is believed to show the value of a technology. Product value is a reflection of the product owner's ability to maintain and introduce the value of a product (Neap & Celik, 1999). This personal perception generally states that product value can be perceived in units of currency or other perceptions that describe the value of the product according to the views of the user or owner of a technology product. Product usefulness itself is described as a condition in which technological products are believed to have the advantage of improving individual performance (Davis, 1989). For this reason, it can be concluded that a product's usefulness can be a separate value for the product, product usefulness has a positive influence on the assessment or product value of the technology itself (Nazirwan et al., 2020). Therefore, this study develops the following hypothesis:

H1: Product usefulness has a positive influence on product experience

H2: Product usefulness has a positive influence on product value

Product usefulness is an individual's belief when using a product or technology that the product can improve performance. The perception shown is a personal perception that represents an assessment of when or after using a product. Assessment or product usefulness itself is related to the reactions shown in the interactions that individuals have with a product. The use of a technology product itself describes the relationships and interactions between individuals and the technology or products used, which is known as consumer resonance (Shang et al., 2017). Consumer resonance is also explained as a strong relationship between individuals and products, which shows that individuals feel good synchronization when using a product (Mohamed et al., 2011). A condition that will show that there is interaction where individuals will seek information related to technology for needs that support activities, thus having a positive influence on consumer resonance, according to research conducted by Shang et al. (2017). Therefore, this study develops the following hypothesis:

H3: Product usefulness has a positive influence on consumer resonance

Product usefulness is the usefulness that serves the positive value of a technology, especially in the use of financial technology. Through the advantages of fintech, it is believed that fintech can positively influence the intention to reuse fintech. This is supported by research conducted by Othman et al. (2019), who show that perceived usefulness significantly positively affects

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behavioral intention to use Internet Banking. Wang et al. (2003) also support the finding that PU has a positive influence on behavioral intention. In research conducted by Muna et al. (2020) discussed the use of consumer loyalty when using m-wallets. This study explains functional value, which is aligned with perceived usefulness, where technology can help individuals improve their performance. Functional value has a positive influence on customer satisfaction, which also has an impact on consumer loyalty. Based on this, this study develops the following hypothesis:

H4: Product usefulness has a positive influence on intention to reuse fintech

Product usefulness is believed to have a positive influence on individual behavior when using technology, especially fintech. The usefulness of technology helps individuals improve performance and accelerate the completion of activities carried out, such as online transactions or shopping. Research conducted by Renny et al. (2013) show that perceived usefulness is a factor that positively influences attitude towards purchasing airplane tickets online. Research conducted by Hu et al. (2019) show that perceived usefulness has a positive effect on attitudes towards the use of fintech in bank services. Likewise, research by TSUI (2019) and Kasilingam (2020) showed that perceived usefulness has a positive influence on attitude. Therefore, this study develops the following hypotheses:

H5: Product usefulness has a positive influence on attitude towards fintech

Having a good experience certainly supports a person in understanding the value and usefulness of a product. Based on their experience, consumers know whether the existence of a technology has harmony and makes them suitable when using it. A good experience or experience possessed by consumers helps build relationships between competitive consumers (R. Huang et al., 2015). Resonance describes the intensity of the relationship between consumers and a product, especially a technology in which consumers feel a close relationship and "synchronization" with a product (Keller, 2014). The experience that consumers have when using technology, especially financial technology, and the product experience felt by consumers when using fintech creates an emotional and symbolic experience of the use of fintech, which helps consumers create stronger synchronization (Saputra et al., 2021). Research conducted by Huang et al. (2015) stated that relational experience has a positive influence on brand resonance. Therefore, this study develops the following hypothesis:

H6: Product experience has a positive influence on consumer resonance

An assessment arises from each consumer before, during, and after using a product or technology. This assessment is based on the subjective views of consumers on a product, which is in accordance with the research conducted by Hu (2021). The subjective assessment made by consumers depends on the situation experienced by them themselves. Product value also influences consumer behavior in the future. Several studies have shown that perceived value can influence attitudes, such as research conducted by Shuhaiber and Aldwairi (2022) on the implications of Conceiving-Designing-Implementing-Operating (CDIO) on the behavior of IT students, then research conducted by Hüseyin Ates (2020), and research conducted by Yaou Hu (2021). Therefore, this study develops the following hypothesis:

H7: Product Value has a positive influence on attitude towards fintech

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The feelings that arise from consumers who feel synchronized with a product or technology have an impact on consumers' intention to use a product or technology. Consumers feel that they pay attention to the fundamental identification that they feel towards a product, both functionally and emotionally (Shang et al., 2017). In addition, there is an alignment that consumers feel between personality and needs regarding the fintech services used. The relationship between a product and consumers is potential consumer consumption. (Keller, 2013) explained that consumers' emotional resonance is divided into four levels: attachment, behavioral loyalty, sense of community, and active engagement. This illustrates that resonance is not only about the frequency of use of a product or technology, but also a strong direct relationship and appropriate information. The relationship between consumers and this product influences their intentions to use the product further. This condition was explained in the research conducted by Shang et al. (2017) and research conducted by Huang et al. (2014). Therefore, this study develops the following hypothesis:

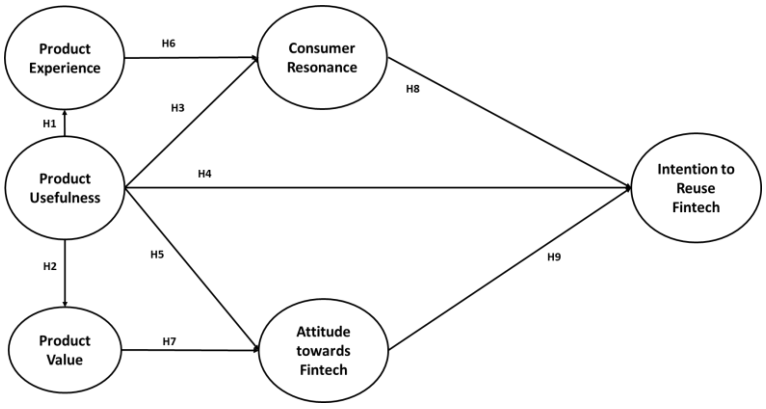
H8: Consumer resonance has a positive influence on intention to reuse fintech.

Attitude is the attitude of consumers towards a product or technology based on personal assessments or assessments obtained from external sources. Jiang et al. (2021) explain that the attitude shown indicates whether consumers will use a technology. The attitude shown by consumers affects their intention to use a product or technology in the future. This is supported by the research conducted by Weng et al. (2018), Jiang et al. (2021), and Rivera et al. (2015). Therefore, we formulate the following hypothesis:

H9: Attitude towards fintech has a positive influence on intention to reuse fintech.

3.0 RESEARCH METHOD

This study was conducted to develop an understanding of the factors that influence consumers' intentions to use financial technology in carrying out various economic activities, especially payment activities. This research measures the level of product usefulness that provides experience and value, so that it also influences the harmony felt by consumers and the attitudes shown. The conceptual model used in this research was based on the Technology Acceptance Model. Therefore, the model developed in this study is shown in Figure 1. The data used in this research were collected using a questionnaire based on the criteria that respondents knew of the existence of fintech payments and had ever used fintech payments when making transactions.



4.0 RESULTS AND DISCUSSION

The collected data were then processed in this study using the Structural Equation Model (SEM) method on a Partial Least Square (PLS) basis. Furthermore, data analysis uses Smart PLS version 3.0. The SEM-PLS analysis involves two analyses: measurement model analysis and structural model analysis.

4.1 Measurement Model

This stage will be conducted to test the validity and reliability of the variables and indicators involved in the study.

Table 1. Measurement model test results

	Outer Loading	Average Variance Extracted (AVE)	Cronbach's Alpha	Composite Reliability	Ketengan
ATT1	0,955	0,915	0,907	0,956	Valid
ATT2	0,958				
CR1	0,936	0,839	0,904	0,940	Valid
CR2	0,904				
CR3	0,907				
INT1	0,885	0,802	0,918	0,942	Valid
INT2	0,904				
INT3	0,905				
INT4	0,889				
PE1	0,894	0,860	0,918	0,948	Valid
PE2	0,948				
PE3	0,940				
PU1	0,823	0,821	0,963	0,970	Valid
PU2	0,855				
PU3	0,924				
PU4	0,938				
PU5	0,940				
PU6	0,938				
PU7	0,917				
PV1	0,922	0,870	0,925	0,953	Valid
PV2	0,927				
PV3	0,949				

Source: Data processed (2024)

Table 2. Measurement model test results - cross loading

	ATT	CR	INT	PE	PU	PV

ATT1	0,955	0,789	0,775	0,783	0,617	0,823
ATT2	0,958	0,868	0,879	0,812	0,576	0,771
CR1	0,810	0,936	0,814	0,745	0,506	0,685
CR2	0,814	0,904	0,724	0,698	0,569	0,714
CR3	0,760	0,907	0,776	0,777	0,553	0,664
INT1	0,807	0,807	0,885	0,798	0,632	0,720
INT2	0,690	0,727	0,904	0,704	0,434	0,606
INT3	0,787	0,767	0,905	0,711	0,468	0,632
INT4	0,806	0,714	0,889	0,699	0,538	0,618
PE1	0,715	0,686	0,668	0,894	0,555	0,768
PE2	0,822	0,819	0,795	0,948	0,604	0,776
PE3	0,779	0,739	0,796	0,940	0,646	0,765
PU1	0,465	0,477	0,474	0,528	0,823	0,510
PU2	0,506	0,499	0,468	0,498	0,855	0,478
PU3	0,573	0,549	0,513	0,601	0,924	0,617
PU4	0,637	0,560	0,589	0,604	0,938	0,568
PU5	0,631	0,585	0,570	0,625	0,940	0,615
PU6	0,560	0,540	0,540	0,638	0,938	0,608
PU7	0,558	0,532	0,527	0,613	0,917	0,661
PV1	0,733	0,677	0,604	0,720	0,579	0,922
PV2	0,777	0,654	0,632	0,749	0,584	0,927
PV3	0,817	0,763	0,775	0,846	0,633	0,949

Source: Data processed (2024)

Table 3. Measurement model results - Fornell Larcker Criterion

	ATT	**CR**	**INT**	**PE**	**PU**	**PV**
ATT	0,957					
CR	0,867	0,916				
INT	0,865	0,843	0,896			
PE	0,834	0,809	0,815	0,927		
PU	0,623	0,591	0,582	0,650	0,906	
PV	0,833	0,750	0,722	0,829	0,643	0,933

Source: Data processed (2024)

Validity evaluation was performed by testing convergent and discriminant validity. The convergent validity value itself is a test carried out by holding the measurement principle in research, namely, the relationship between variables with a high correlation, with a minimum limit of 0.70 for the outer loading value, and with a minimum limit value of 0.50 for AVE. Based on Table 1, it shows that the data involved in this study have passed the convergent validity threshold. Then, for discriminant validity, an evaluation was carried out to ensure that the concept of the research model with one variable was different from the other variables. Discriminant validity testing is seen through the cross-loading value and Fornell-Larcker criterion value. To state that the test on the research data is valid, the test results must be greater than the rule of thumb of each criterion, namely, the cross-loading value of at least 0.70.

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Meanwhile, the Fornell-Larcker Criterion value is used to show the value through the square root of the AVE with the correlation of the variable itself. The evaluation in Tables 2 and 3 shows that the data involved in this study passed the minimum limit and conditions for discriminant validity.

Further reliability evaluations were performed to measure the consistency of the data involved in this study. Habid and Anwar (2019) state that a reliability test is conducted to prove the accuracy, consistency, and accuracy of the instrument used to measure research variables. Reliability testing was performed by examining the Cronbach's Alpha and Composite Reliability values. The minimum limit for composite reliability and Cronbach's alpha values must be greater than 0.70, although a value of 0.60 is still acceptable (the construct will give a lower value, so it is recommended to use composite reliability). Table 1 shows that the data used in this study were reliable.

4.2 Structural Model

After the data met the measurement model requirements, they were tested for a structural model. This stage was conducted to determine whether the proposed model had an overall accuracy with several constituent variables and indicators. This structural model evaluation was performed by examining the R-square test results.

Table 4. Structural model evaluation results - R-square value

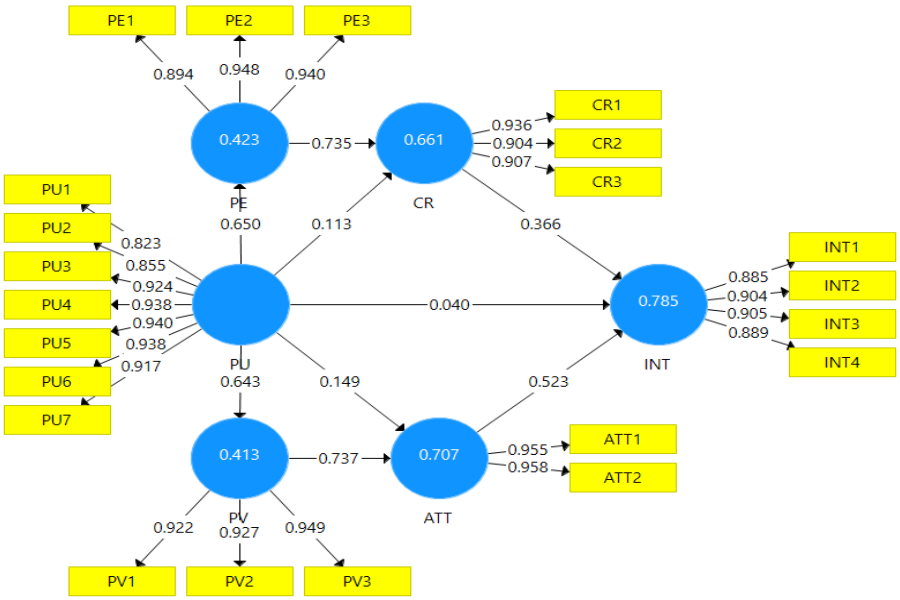
Variabel	R Square
Product Experience	0,423
Product Value	0,413
Attitude Towards Fintech	0,707
Consumer Resonance	0,661
Intention to Reuse Fintech	0,785

Source: Data processed (2024)

The R-Square test results were used to measure the weak and strong influences of the research model. The R-Square test value (0.67 is classified as a strong model, a value of 0.33 is classified as a moderate model, and a value of 0.19 is classified as a weak model. The results of the R-square test in Table 4 show the R-square value for product experience of 0.423, which is classified as moderate, indicating that 42.3% of product experience is influenced by product usefulness in this study and the rest is influenced by variables outside the study. Product value has an R-Square value of 0.413, which indicates that this influence is moderate, meaning that 41.3% of product value is influenced by product usefulness in this study. Then, attitude towards fintech has an R-Square value of 0.707, which indicates that it is classified as a strong model, meaning that 70.7% of attitude towards fintech is influenced by product value and product usefulness, and the rest is influenced by variables outside this research model. The consumer resonance variable has an R-Square value of 0.661, which indicates that this model is classified as strong; 66.1% of consumer resonance is influenced by product usefulness and product experience variables, and the rest is influenced by variables outside this study. For the intention to reuse the fintech variable, the R-square value is 0.785, which is strong, meaning that 78.5%

of this variable is influenced by product usefulness, consumer resonance, and attitude towards fintech variables, while the rest is influenced by other variables outside this research model. The research model is attached after evaluating the PLS algorithm on the Smart PLS.

Figure 2. Research model of PLS-Algorithm Test results



Source: Data processed (2024)

5.0 DISCUSSION

After the bootstrapping test process was carried out in the Smart-PLS application with a significance criterion of 5% one-tailed, the results are shown in Table 5.

Table 5. Results of the research path coefficient

	Hypothesis	Original Sample (O)	T Statistics	P Values	Description
H1	Product usefulness -> Product experience	0,650	7,468	**0,000**	**Accepted**
H2	Product usefulness -> Product value	0,643	7,429	**0,000**	**Accepted**
H3	Product usefulness -> Consumer resonance	0,113	2,464	**0,007**	**Accepted**
H4	Product usefulness -> Intention to reuse fintech	0,040	0,750	**0,227**	**Rejected**
H5	Product usefulness -> Attitude towards fintech	0,149	2,089	**0,018**	**Accepted**
H6	Product Experience -> Consumer resonance	0,735	13,453	**0,000**	**Accepted**
H7	Product value -> Attitude towards fintech	0,737	10,448	**0,000**	**Accepted**
H8	Consumer resonance -> Intention to reuse fintech	0,366	4,271	**0,000**	**Accepted**
H9	Attitude towards fintech -> Intention to Reuse Fintech	0,523	5,879	**0,000**	**Accepted**

Source: Data processed 2024

The effect of product usefulness on product experience

The results show that product usefulness has a significant positive effect on product experience. This is indicated by the original sample value of 0.650, the t-statistic value of 7.468, and the p-value of 0.000. Therefore, H1 is accepted in this study. This indicates that when there is an increase in the usefulness of fintech, it will also increase consumer experience in using fintech. Likewise, on the other hand, if consumers feel a decrease in the usefulness of fintech, the experience that consumers have in using fintech will also decrease.

The effect of product usefulness on product value

The results show that product usefulness has a significant positive effect on product value. The test results show that this relationship has an original sample of 0.643, a t-statistic value of 7.429, and a p-value of 0.000; therefore, H2 in this study is accepted. This condition illustrates that when the usefulness of fintech increases, it increases the value of fintech among consumers. The opposite can also occur if the usability of fintech has decreased, which will reduce the value of fintech among consumers. This tends to be significant based on the results of the research that has been done.

The effect of product usefulness on consumer resonance

The results of the test show that the relationship between product usefulness and consumer resonance has an original sample size of 0.113, a t-statistic value of 2.464, and a p-value of 0.007. These results indicate the significant positive effect of this relationship. This condition illustrates that when the usefulness of fintech increases, it increases consumers' emotional attachment to fintech; therefore, H3 is accepted.

The effect of product usefulness on intention to reuse fintech

The product usefulness relationship test results show an original sample value of 0.040, t-statistic value of 0.750, and p-value of 0.227. This test value shows that the relationship has a positive influence, but the t-statistic value and p-value do not meet the conditions, namely, the p-value> 0.05. So H4 is rejected. The results show that product usefulness had a positive effect on consumers' intention to reuse fintech, but this effect was not significant.

The effect of product usefulness on attitude towards fintech

The relationship between product usefulness and attitude towards fintech shows a positive and significant effect, which is indicated by the original sample value of 0.149, t-statistic value of 2.089, and p-value of 0.018. Based on this value, H5 is accepted. This condition illustrates that an increase in the usefulness of fintech significantly affects consumer attitudes towards using fintech. The opposite also occurs if the usefulness of fintech decreases, which affects the decline in consumer attitudes when using fintech.

The effect of product experience on consumer resonance

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A positive and significant effect is also observed in the relationship between product experience and consumer resonance. This is indicated by the original sample value of 0.735, t-statistic value of 13.453, and a p-value of 0.000. Based on these results, H6 was accepted. This condition illustrates that consumers who experience a good experience will increase their emotional attachment when using fintech. The opposite will happen if consumers feel an unfavorable experience in using fintech, which will reduce their emotional attachment that consumers feel towards fintech.

The effect of product value on attitude towards fintech

The relationship between product value and attitude towards fintech shows an original sample value of 0.737, with a t-statistic value of 10.448 and p-value of 0.000. The results of this test indicate a significant positive effect on the relationship; thus, H7 is accepted. This relationship illustrates that when the value of fintech increases, it affects consumers' attitudes towards fintech itself. The opposite also occurs if the value of fintech decreases, which reduces consumer attitudes towards fintech.

The effect of consumer resonance on intention to reuse fintech

Consumer resonance has a positive and significant effect on the intention to reuse fintech, as indicated by the original sample of 0.366, a t-statistic value of 4.271, and a p-value of 0.000. So that H8 is accepted. This illustrates that when consumers already have good emotional attachment, their intention to reuse fintech will increase in the future. The opposite can happen if consumers experience a decrease in emotional attachment, which also reduces their intention to reuse fintech.

The effect of attitude towards fintech on intention to reuse fintech

The effect of attitude towards fintech is positive and significant; this relationship is indicated by the original sample value of 0.523, the t-statistic value of 5.879, and a p-value of 0.000. So that in this study H9 is accepted. Consumers' positive attitudes towards fintech will increase their intention to reuse fintech. However, if consumer attitudes experience setbacks, the intention to use fintech again also experiences setbacks.

Indirect relationship

The results of previous studies show that the direct relationship between product usefulness and the intention to reuse fintech has a positive but insignificant effect. Furthermore, the indirect relationships created showed different results. The indirect relationship between product usefulness and intention to reuse fintech through consumer resonance and attitudes towards fintech. The results show that the relationship between product usefulness and intention to reuse fintech with consumer resonance as a mediating variable has an original sample value of 0.042, a t-statistic value of 2.282, and a p-value of 0.011 as mentioned in Table 6. These results indicate a positive and significant effect of the existence of consumer resonance variables as mediators on the relationship between product usefulness and intention to reuse fintech. Based on the explanation of Hair et al. (2021) there is a mediating role that shows indirect only (full mediation). Furthermore, the indirect relationship with attitude towards fintech is shown as a mediating variable indicated by the original sample value of 0.078, the t-

statistic value of 2.089, and a p-value of 0.018. This value indicates the full mediating role of attitude towards fintech in the relationship between product usefulness and intention to reuse fintech, as stated by Hair et al. (2021).

Table 6. Indirect relationship in research

Path Coefficient	Original Sample (O)	T Statistics	P Values
Product usefulness -> Consumer resonance -> Intention to reuse fintech	0,042	2,282	**0,011**
Product usefulness -> Attitude towards fintech -> Intention to reuse fintech	0,078	2,089	**0,018**

Source: Data processed 2024

6.0 CONCLUSION

This study aimed to identify the variables that influence consumers' intention to reuse fintech. Of the nine hypotheses proposed in this study, eight are accepted, and one is rejected. The results show that product usefulness has a significant positive effect on product experience, product value, consumer resonance, and attitude towards fintech. The intention to reuse fintech itself has a significant positive influence on the variables of consumer resonance and attitude towards fintech. The direct relationship between product usefulness and intention to reuse fintech shows a positive but insignificant relationship, but the variables of consumer resonance and attitude towards fintech as mediating variables show a positive and significant indirect relationship. This created a full mediation relationship.

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About the authors

Dr. Ketut Gede Sri Diwya is an active lecturer in Universitas Pendidikan Nasional. He His research focuses on financial technology and financial management.

Prof. Dr. Nyoman Sri Subawa is a professor of Management Science and a civil servant lecturer at Universitas Pendidikan Nasional. His current focus is on research and writing in the fields of Management, Entrepreneurship, Tourism, and Digital Business. His scholarly work has been published in reputable international journals indexed by Scopus (Scopus ID 57215585368) and Web of Science (Web of Science ResearcherID: AAE-3332-2021).

Dr. Ashlee Morgan is an associate professor of Marketing and Sport Business in Edith Cowan University, Australia. Her research focuses on two key areas, sport business, which includes

marketing, sponsorship, commercial strategy, digital media marketing and corporate governance moreover social impact and responsible management.

Prof. Dr. I Nyoman Budiana is a professor of Social Science in Universitas Pendidikan Nasional. He was once appointed as the village leader in Panjer Village. This commitment influence his concern toward social development and regulation and reflected through his scholarly works.

Ni Kadek Winda Yanti is a lecturer of Tourism at Universitas Pendidikan Nasional. She works on research regarding Tourism Sustainability and Resilience.

Data Availability Statement

Data is available upon request from the authors. Contact Person: Nyoman Sri Subawa (shribawa@undiknas.ac.id)

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