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Integration of AIDA and the TPB on Cashless Fintech Usage Interest

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ABSTRACT

This study integrated two theories: the Theory of Planned Behavior (TPB) and the AIDA (Attention Interest Desire Action) model, to understand interest in using cashless fintech and to assess the impact of marketing communication on consumer behavior. The study included culture as a factor believed to influence the intention to use cashless fintech. For the AIDA model, only the variables attention, interest, and desire were used, excluding action, as the study focused on consumer interest rather than the decision-making to use cashless fintech. The conceptual model and hypotheses combine key constructs from both models to predict behavioral intentions. This quantitative study involves residents of Ambon City and used Partial Least Square (PLS) analysis, a structural equation modeling (SEM) technique, to estimate the simultaneous effects between variables. The results revealed that first, integrating the AIDA model and TPB does not show AIDA as a stimulus for increased interest in fintech usage, with attention, interest, and desire negatively impacting behavior intention. Second, TPB, through its three constructs: attitude towards behavior, subjective norm, and perceived behavioral control, successfully explained fintech interest, and culture was found to have a significant influence on behavioral intention.

Keywords: theory of planned behavior; the AIDA model; cashless fintech; consumer behavior; culture

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ОРИГИНАЛЬНАЯ СТАТЬЯ

Интеграция AIDA и TPB для повышения интереса к использованию безналичных финансовых технологий

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АННОТАЦИЯ

В исследовании авторы объединили две теории: теорию запланированного поведения (ТЗП) и модель AIDA (внимание, интерес, желание). **Цель** — понять, насколько потребители заинтересованы в безналичных финансовых технологиях, и оценить влияние маркетинговых коммуникаций. Учитывалась культура как фактор, влияющий на намерение использовать такие технологии. В модели AIDA использовались только три переменные: внимание, интерес и желание, без действия. Это связано с тем, что исследование было сосредоточено на интересе потребителей, а не на принятии решения об использовании безналичных финансовых технологий. Концептуальная модель и гипотезы объединили ключевые элементы обеих теорий для прогнозирования намерений. В исследовании участвовали жители города Амбон. Для анализа взаимосвязей между переменными применялись **методы** частичных наименьших квадратов (PLS) и моделирования структурными уравнениями (SEM). Результаты показали, что, во-первых, интеграция модели AIDA и теории запланированного поведения не выявила, что модель AIDA стимулирует рост интереса к использованию финансовых технологий, а внимание, интерес и желание негативно влияют на поведенческие намерения. Во-вторых, ТЗП, используя три своих конструкта: отношение к поведению, субъективную норму и предполагаемый поведенческий контроль, успешно объяснил интерес к финтеху и было обнаружено, что культура оказывает значительное влияние на намерение совершить действие.

Ключевые слова: теория запланированного поведения; модель AIDA; безналичные финансовые технологии; поведение потребителей; культура

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INTRODUCTION

Technological growth has fundamentally transformed the consumer environment in society. Technological advancements are undeniable; technology and information have rapidly influenced the environment and have made information a critical necessity. This transition to the “on-demand” era ushers in economic activities facilitated by information technology and communication infrastructures that deliver products and services tailored to meet societal needs, thereby offering anticipated advantages for consumers themselves [1]. Fintech, short for Financial Technology, combines financial systems with technology to create innovations that simplify financial processes, offering ease in financial transactions [2]. Today, people can conduct various transactions for goods and services using new methods beyond traditional cash and checks. This phenomenon of cashless payments is known as e-payment.

The e-payment system allows individuals to make payments via the internet without using physical cash [3, 4]. It possesses characteristics such as convenience, security, transparency, and transaction cost savings [5]. Cashless mobile payment methods can enhance financial inclusion by reducing barriers for people in accessing financial services, enabling easy micropayments without cash [6]. Mobile payments enable society to eliminate the need for cash usage, thus aiding government efforts in promoting the National Non-Cash Movement (Gerakan Nasional Non Tunai, GNNT) initiated in 2014. Mobile payments make the payment process faster, safer, and more practical [6]. People can utilize mobile payment services to settle small transactions anywhere, using smartphones, internet connectivity, and server-based electronic money payment tools.

Ambon City is a small city with a relatively dense population and high socio-economic activity, necessitating changes in people’s lifestyles regarding social interaction, including the payment models they use. One such change is increasing demand for using non-cash (cashless) payment instruments in transactions. Cashless technology, stemming from fintech, collaborates with various economic sectors to meet the public’s increasing technological needs. Although society is becoming more aware of digital payments, usage remains relatively low [7]. According to data from the Department of Cooperatives and UMKM in Ambon City, the number of SME (Small and Medium Enterprises) actors in this area has reached 38,518, with 27.46% obtaining loans. This means that 72.54% secure are funded by their own capital or other sources of loans [8]. This reluctance arises because people perceive it as complicated and inconsistent with

the prevailing culture, coupled with personal factors that shape individual behavior patterns, influencing responses and conduct which others can explain consistently [9].

Another observation is that residents of Ambon City already possess mobile banking and other non-cash payment applications but they prefer using cash because they consider face-to-face social interactions during transactions to be more meaningful [8]. Cash payments or other traditional methods are deemed more personal and trustworthy compared to digital transactions. Trust in digital payments is significantly influenced by digital literacy. Individuals with low digital skills or financial challenges tend to have less trust in digital payment systems. This trust deficit can act as a barrier to adopting digital transactions, making cash a more trusted option for these groups [10, 11].

A deep understanding of individual behavior is essential for assessing people’s behavioral intentions in adopting new technologies. Communication serves as a means to deliver messages that introduce cashless fintech products and encourage the public, as recipients of the message, to develop interest in using the product [12, 13]. Marketing communication can be explained through the AIDA model (Attention, Interest, Desire, and Action), which has proven effective in explaining human behavior. These four stages assist marketers in understanding how target consumers evolve over time [14]. Economic transactions can occur anywhere, unhindered by time and distance constraints, with just one touch on a fintech application [15], thus forcing individuals to adapt to the existing conditions.

However, technology-based services like cashless fintech present challenges in predicting behavioral processes where consumer interest sparked by marketing communication leads to actual usage, due to technological complexities [16]. The belief that one may not necessarily use cashless fintech services but will gain greater practical benefits fosters a supportive attitude toward adopting the system, positively impacting the intention to use it [17]. Despite the widespread use of smartphones and frequent engagement with mobile applications, embracing technologies such as cashless finance brings in various influential factors, such as cultural elements, which significantly impact the intention to adopt these technologies [17, 18].

In this context, the Theory of Planned Behavior (TPB) explains how influences on an individual determine their decision to perform a behavior [19, 20]. TPB is a theory related to the acceptance and usage behavior of fintech technology and it has been widely employed to understand individual behaviors

in embracing such technologies [21, 22]. The model positions “attitude” as a primary determinant in predicting users’ intentions to utilize cashless fintech services, with growing interest serving as a determinant of attitude [23]. Conversely, the AIDA model suggests “desire” as an important emotional determinant in behavioral intention [24].

Although the TPB and AIDA models have been validated across various disciplines, constructing and expanding TPB by integrating the AIDA model can offer valuable insights for fintech service providers. This integration helps in developing strategies that keep their businesses competitive amid the escalating use of mobile applications. Combining the core constructs of both models enhances the predictive power in studying behavioral intentions and provides a more comprehensive understanding of the intricate process of technology adoption. Therefore, the purpose of this research is to identify how the potential interest in using cashless fintech services, as analyzed through marketing communication, can be better understood through combining AIDA and TPB models.

The AIDA model, which stands for Attention, Interest, Desire, and Action, has been modified to focus on its influence on interest in using fintech by disregarding the action variable [14, 25]. This modification is driven by the desire to understand the extent to which interest in using fintech is influenced by the AIDA model, specifically attention, interest, and desire, without considering the action variable [14, 25]. Furthermore, researchers do not use the use behaviour variable which is part of the Theory of Planned Behaviour because the research needs only to see behavioural interest (behaviour intention) to accept new technology that influences them to use or not use the technology, not to how intensely users use the technology so that only the behaviour intention variable is used.

Furthermore, this study aims to bridge the gap between theoretical models and practical application by offering a consolidated framework that addresses both emotional and rational factors influencing consumer behavior. By understanding these dynamics, fintech companies and policymakers can tailor their approaches to effectively encourage the adoption of cashless fintech solutions in culturally diverse settings like Ambon City.

LITERARY REVIEW

AIDA Model

The AIDA model outlines the stages of Attention, Interest, Desire, and Action in the communication process [14, 26]. It has been successfully applied in various contexts and product categories, explaining

the process of communicating product features to customers [14]. The model reflects the hierarchy of effects of advertising, where customers progress from product unawareness to making a purchase [14]. However, the AIDA model, along with other hierarchy-of-effects models, has been criticized for reflecting “old world” thinking and underestimation the role of emotional responses in advertising [27]. Recent advances in neuroscience have challenged the traditional sequential and rational view of consumer behavior, raising questions about the model’s alignment with modern understanding of advertising and brand purchase [27].

The evolution of media and digital technologies has significantly impacted marketing and advertising strategies, leading to changes in distribution, marketing models, monetization, and competitive scenarios [28]. Digital marketing has evolved from a business-oriented approach to a consumer-oriented one, with theory and practice influencing each other closely over time [29]. The emergence of algorithmic (programmatic) advertising has revolutionized the advertising market, allowing for highly customized advertising communication with consumers [30]. In response to these developments, the AIDA model has been adapted to new contexts. For example, it has been applied to crowdfunding, demonstrating its utility in guiding project owners to take backers from unawareness to contributions [14]. By integrating digital channels and interactive elements, the model remains relevant in guiding marketing communication in the modern landscape.

The AIDA model outlines four key stages in the consumer decision-making process: Attention, Interest, Desire, and Action [14, 31]. It has been successfully applied in various contexts, including advertising products, crowdfunding, social media marketing, and tourism advertisements [26, 32, 33]. The model emphasizes the importance of attracting customer attention as the initial step in marketing, followed by generating interest, creating desire, and ultimately leading to action, such as a purchase or engagement [14, 34, 35]. The AIDA model has been widely used globally by business owners and entrepreneurs, demonstrating its practical relevance in marketing and promoting products and services v[35–37]. Studies also indicate that integrating the AIDA model with other theories provides valuable insights into consumer decision-making and the acceptance of new technologies [31].

Based on this understanding, we propose the following hypotheses:

H1: Attention towards cashless fintech services significantly and positively affects the behavioral intention to use cashless fintech.

H2: Interest in cashless fintech services significantly and positively affects the behavioral intention to utilize cashless fintech.

H3: Desire for cashless fintech services significantly and positively affects the behavioral intention to use cashless fintech.

Theory of Planned Behavior (TPB)

The Theory of Planned Behavior (TPB) is based on the Theory of Reasoned Action (TRA), which enhances our understanding of the relationship between attitudes and behaviors in human action. The TRA, originally proposed by Fishbein and Ajzen, posits that an individual's behavioral intentions are influenced by their attitude towards the behavior and the subjective norms [38, 39]. However, the TPB expands this model by incorporating the concept of perceived behavioral control, which accounts for factors that may facilitate or impede the performance of the behavior [38]. The TPB framework is robust and adaptable across different domains, effectively predicting behavioral intentions by considering attitudes, subjective norms, and perceived behavioral control [40, 41]. This makes it a useful tool for understanding and influencing behavior in diverse contexts.

The TPB has been utilized as a framework for behavioral change interventions, with Meta-analytic evidence confirming its effectiveness in predicting and explaining behavior in different domains [42]. For instance, in environmental activities, the TPB helps to explain individuals' engagement in pro-environmental behaviors by assessing their attitude towards the environment, perceived social pressures, and control over environmental actions. In technology adoption, the TPB has been instrumental in understanding and predicting behavior related to the acceptance and use of new technologies [42–44]. By analyzing psychological factors that influence technology use, such as perceived usefulness and ease of use, the TPB provides valuable insights for interventions and policy development aimed at increasing technology uptake.

In the context of the Theory of Planned Behavior (TPB), three key components play a crucial role in influencing an individual's intention to adopt fintech services. Attitude Towards Behavior (ATB) refers to the individual's positive or negative evaluation of using fintech services. When a person perceives fintech as beneficial and convenient, this increases their intention to use it, whereas a negative evaluation tends to reduce this intention [22, 45]. Furthermore, Subjective Norms (SN) are related to social influences, where individuals consider the opinions of important people in their lives, such as family, friends, or colleagues, regarding

whether they should adopt fintech services. This social pressure can be a strong motivator, especially when individuals feel the need to conform to prevailing social views [22]. Lastly, Perceived Behavioral Control (PBC) is associated with the individual's perception of their ability or control over using fintech services. If individuals believe they have the necessary skills, knowledge, or resources, they are more confident and motivated to adopt fintech. Conversely, barriers such as a lack of technological understanding or access can lower their intention to engage with fintech services [22, 46].

Based on the TPB, the following hypotheses are proposed:

H4: Attitude toward using cashless fintech services significantly and positively influences the behavioral intention to use cashless fintech.

H5: Subjective norm significantly and positively influences the behavioral intention to use cashless fintech.

H6: Perceived behavioral control significantly and positively influences the behavioral intention to use cashless fintech.

Culture

Culture, which encompasses values, beliefs, artifacts, and symbols passed down and shared among members of a society, significantly impacts behavioral intention [47]. Key components of culture, such as values, beliefs and norms play a crucial role in shaping how individuals form their intentions [48]. Cultural norms, which prescribe acceptable behaviors within a society, guide individual actions by outlining what is considered appropriate and inappropriate, thus influencing behavioral intentions [49, 50]. These norms serve as widely accepted standards that reduce uncertainty and provide clarity on otherwise ambiguous issues, helping individuals make decisions aligned with their cultural context [50]. Additionally, shared values and beliefs within a society are fundamental in shaping behavioral intention, as they represent what is considered important and valuable within a culture. They influence how individuals prioritize their actions and align their behavior with societal expectations [51].

Culture encompasses the set of values, beliefs, artifacts, and symbols passed down and shared among members of a society, influencing behaviors and actions. Studies show that cultural alignment can significantly impact the intention to use new technologies, with different cultural dimensions affecting this process in various ways [52, 53]. For instance, social norms are stronger determinants of intended behavior in cultures with high uncertainty avoidance [53].

Therefore, we propose the following hypothesis:

H7: Culture significantly and positively influences the behavioral intention to use cashless fintech services.

METHODOLOGY

The population for this study consisted of residents in Ambon City, spread across six districts, all of whom owned smartphones. The study utilized Partial Least Square (PLS) analysis, which is a structural equation modeling (SEM) method, to estimate the simultaneous effects between variables, with a focus on prediction and exploration. Cluster random sampling technique was used to select samples based on geographic clusters within the population. Questionnaires were distributed electronically to individuals who owned smartphones, and a total of 100 questionnaires were distributed, all of which were returned, resulting in a 100% response rate for further analysis.

The key variables in this study are defined as follows: Attention (AT) represents the level of focus and interest in a product, driven by media exposure and brand awareness; Interest (INT) reflects a consumer's positive inclination towards a product, influenced by media effectiveness and user recommendations. Desire (DES) captures the motivation to use a product, driven by relevant product information. Attitude Toward Behavior (ATB) measures the individual's overall evaluation, whether positive or negative, toward using fintech; Perceived Behavioral Control (PBC) refers to the user's confidence and ability to engage with fintech; Behavior Intention (BI) reflects the individual's intention to use and recommend fintech in the future; Subjective Norm (SN) captures the influence of social pressure and the opinions of significant others, such as family, friends, or colleagues, on an individual's behavior; lastly, Culture (CU) represents societal habits, values, and social norms that may influence behavior. All variables are measured using a five-point Likert scale.

RESULTS AND DISCUSSION

The initial measurement model assessment examined the relationships between variables and their measurement items. All 64 items were valid, with loading factors above 0.70, and reliable, as indicated by Cronbach's Alpha and Composite Reliability exceeding 0.70, and AVE above 0.50. Discriminant validity was confirmed using the Fornell-Larcker criterion and the HTMT approach, with all HTMT values below 0.90. Hair et al. 54 recommend HTMT for better discriminant validity detection. Sarstedt et al.[50] suggest removing highly correlated or low-loading items to improve HTMT results.

The analysis reveals that all measurement items demonstrate strong reliability and validity, with

Table 1

Evaluasi Model Pengukuran Variabel Attention

Variable	Cronbach's Alpha	Composite Reliability	Average Variance Extracted
AT	0.954	0.962	0.783
INT	0.960	0.966	0.805
DES	0.979	0.981	0.813
ATB	0.929	0.946	0.780
SN	0.956	0.964	0.819
PBC	0.971	0.975	0.832
CUL	0.953	0.959	0.703
BI	0.971	0.975	0.794

Source: Compiled by the authors.

loading factors for all variables ranging from 0.761 to 0.950. These values exceed the acceptable threshold of 0.70, indicating that each item significantly contributes to its corresponding construct.

The analysis confirms that the measurement model demonstrates strong reliability and validity, supported by the Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE) values, as shown in *Table 1*. All Cronbach's Alpha values exceed 0.70, ensuring strong internal consistency for each construct. Similarly, the Composite Reliability values are above 0.90 for all variables, indicating excellent reliability across the board. The AVE values for all constructs surpass 0.50, confirming adequate convergent validity for the model. These results, shown in *Table 1*, demonstrate that the measurement items effectively represent their respective constructs, providing a reliable and valid foundation for further analysis.

The discriminant validity was confirmed using the Fornell-Larcker criterion, with the square root of the Average Variance Extracted (AVE) for each construct exceeding the correlations between constructs. Additionally, the HTMT values, as shown in *Table 2*, were all below the threshold of 0.90, indicating that each construct is distinct and the model has strong discriminant validity. These findings confirm that the constructs are adequately differentiated and the measurement model is valid.

Structural Model Evaluation

The evaluation of the structural model involves testing the hypothesized effects between variables, where the evaluation consists of checking for collinearity between the variables by using the Inner

Table 2

Fornell Dan Lacker

Variable	ATB	AT	BI	CUL	DES	INT	PBC	SN
ATB	0.883							
AT	0.479	0.885						
BI	0.749	0.504	0.891					
CUL	0.467	0.402	0.528	0.839				
DES	0.409	0.422	0.493	0.307	0.901			
INT	0.442	0.468	0.479	0.335	0.348	0.897		
PBC	0.422	0.240	0.487	0.248	0.145	0.190	0.912	
SN	0.717	0.472	0.773	0.486	0.377	0.432	0.479	0.905

Source: Compiled by the authors.

Note: Diagonal is correlation & the value above the diagonal is HTMT.

VIF (Variance Inflated Factor), with VIF values below 5 indicating that there are no collinearity problems. The significance of the path coefficient is tested, along with the 95% confidence intervals of the path coefficient. The influence of variables at the structural level is evaluated using f -squared (f^2), where an effect size is considered low ($f^2 = 0.02$), medium ($f^2 = 0.15$), and high ($f^2 = 0.35$).

Based on Table 4, the structural model evaluation included the VIF, R^2 , and Q^2 values. The VIF values were all below 5, indicating no multicollinearity issues among the exogenous variables, ensuring that the parameter estimates are reliable and unbiased. The R^2 value of 0.730 suggests that the model explains 73% of the variance in Behavior Intention, reflecting a strong level of explanatory power. Additionally, the Q^2 value of 0.573 indicates good predictive relevance, demonstrating that the model has a strong ability to predict Behavior Intention based on the exogenous variables. These results confirmed the robustness and predictive capabilities of the structural model.

Based on Table 3, the hypothesis testing revealed that the first hypothesis (H1) was rejected, indicating no significant effect of Attention on behavior intention, with a path coefficient of 0.028 and a p-value of 0.482 (>0.05). The effect size, as seen in Table 4, was low with an f^2 of 0.002, indicating a minimal influence at the structural level. This contradicts the AIDA model, which suggests that higher attention leads to greater interest, and it also differs from the findings of Arrasyid et al. [51], which showed that attention has a significant impact on behavior intention.

The second hypothesis (H2) was also rejected, indicating no significant effect of Interest on behavior

Table 3

Hypotesis Test Results

Hypotesis	Path Coefficient	P values
AT → BI	0.028	0.482
INT → BI	0.074	0.070
DES → BI	0.155	0.071
ATB → BI	0.279	0.005
SN → BI	0.354	0.002
PBC → BI	0.129	0.005
CUL → BI	0.109	0.012

Source: Compiled by the authors.

intention, with a path coefficient of 0.074 and a p-value of 0.070 (>0.05). The effect size was also low ($f^2 = 0.014$), suggesting a minimal structural influence. This finding contradicts both the AIDA model and the results of Arrasyid et al. [51], which found that interest significantly impacts behavior intention.

The third hypothesis (H3) was also rejected, showing that desire did not have a significant effect on behavioral intention, with a path coefficient of 0.115 and a p-value of 0.070 (>0.05). The effect size was low ($f^2 = 0.067$), again indicating a minimal influence at the structural level. These results do not align with the AIDA theory, which suggests that increased desire leads to higher intention, nor with the findings of Arrasyid et al. [51], which demonstrated a significant relationship between desire and behavior intention.

Table 4

Model Test Results

Hypotesis	VIF	F- Square	R- Square	Q- Square
ATB → BI	1.600	0.123	0.730	0.573
AT → BI	1.440	0.002		
CUL → BI	1.341	0.031		
DES → BI	2.351	0.067		
INT → BI	2.474	0.014		
PBC → BI	1.329	0.046		
SN → BI	1.424	0.187		

Source: Compiled by the authors.

In contrast, the fourth hypothesis (H4) was accepted, indicating a significant effect of Attitude Towards Behavior on behavior intention, with a path coefficient of 0.279 and a p-value of 0.005 (<0.05). The effect size was moderate ($f^2 = 0.123$), indicating a considerable influence at the structural level. This result supports the Theory of Planned Behavior, which posits that a positive attitude increases the intention to use technology, and is consistent with the findings of Khanifah et al. [48, 52] and of other scientists, who found that attitude towards behavior significantly affects behavior intention.

The fifth hypothesis (H5) was accepted, showing a significant effect of Subjective Norm on behavior intention, with a path coefficient of 0.354 and a p-value of 0.002 (<0.05). The effect size was moderate ($f^2 = 0.187$), indicating a substantial structural influence. This result is consistent with the Theory of Planned Behavior, which suggests that social support from family, friends, or colleagues enhances the intention to use the system. The findings are also consistent with studies by Ahn & Kahlor [53] and Aji et al. [19], which demonstrated that subjective norm positively influences behavior intention.

The sixth hypothesis (H6) was accepted, showing a significant effect of Perceived Behavioral Control on behavior intention, with a path coefficient of 0.128 and a p-value of 0.005 (<0.05). The effect size was low ($f^2 = 0.046$), indicating a minor structural impact. This result supports the Theory of Planned Behavior, which posits that individuals with higher perceived control over their actions are more likely to form intentions. The finding is also consistent with the ideas of many researchers who found that perceived behavioral control positively influences behavior intention.

Finally, the seventh hypothesis (H7) was accepted, showing a significant effect of Culture on behavior

intention, with a path coefficient of 0.109 and a p-value of 0.012 (<0.05). The effect size was low ($f^2 = 0.031$), indicating a moderate influence at the structural level. This result demonstrates that culture, as a fundamental aspect of human behavior, influences decision-making processes. The impact of culture may vary across regions, making it an important factor in designing communication strategies tailored to specific societal contexts.

CONCLUSION

This study aimed to integrate the AIDA model and the Theory of Planned Behavior (TPB) in order to understand the intention to use cashless fintech in Ambon. The findings showed that the variables of attention, interest, and desire had a negative influence on the intention to use fintech, indicating that this model is not effective as a stimulus in promoting fintech adoption. In contrast, the TPB, with its key constructs, such as attitude towards behavior, subjective norm, and perceived behavioral control, successfully explained the intention to use fintech in Ambon. Additionally, cultural factors that positively influence the adoption of cashless fintech services.

The results suggest that fintech providers must focus on innovation and align their marketing strategies with local cultural contexts to enhance consumer interest in fintech. Marketing messages should be meaningful, trustworthy, and clearly differentiated from competitors, resonating with the target audience's values and customs. Companies must not overlook the importance of marketing efforts in promoting their services alongside developing user-friendly applications.

This study has several limitations, including its focus on the city of Ambon, the use of online surveys, and the limited representation of older age groups,

which may affect the generalizability of the findings. Future research should expand the sample population and explore the impact of fintech adoption across different age groups to better understand the impact.

Additionally, future studies could further examine how the AIDA model works as a marketing tool to foster interest in fintech, particularly in diverse cultural settings.

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