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UNPACKING BEHAVIORAL INTENTION TO ADOPT FINTECH IN GHANA: A CONFIGURATIONAL FSQCA PERSPECTIVE

ABSTRACT

The rapid evolution of financial technology (FinTech) has transformed customer experiences in financial services, particularly in emerging economies like Ghana. However, understanding the complex interplay of factors influencing customers' behavioral intention to adopt FinTech remains limited. This study adopts a configurational approach using fuzzy-set Qualitative Comparative Analysis (fsQCA) to uncover multiple pathways leading to high behavioral intention among FinTech users in Ghana. Drawing on a sample of 409 customers, the study examines eight key conditions: performance expectancy, effort expectancy, social influence, facilitating conditions, perceived trust, hedonic motivation, habit, and perceived risk. Measurement model results from PLS-SEM confirm the reliability and validity of the constructs. The fsQCA findings reveal ten distinct configurations that lead to high behavioral intention, with performance expectancy, facilitating conditions, and hedonic motivation emerging as core components in most causal combinations. Notably, no single condition was necessary for behavioral intention, underscoring the importance of equifinality—different combinations of factors can equally drive adoption. The study provides valuable theoretical and practical implications, suggesting that FinTech adoption is not driven by isolated factors but by synergistic interactions among cognitive, affective, and contextual conditions. The findings offer actionable insights for FinTech providers and policymakers in tailoring strategies that reflect the diverse motivations and contexts of Ghanaian users. This study contributes to the emerging discourse on technology adoption in developing countries by applying a nuanced, configurational lens.

Keywords: behavioral intention, configurational analysis, FinTech, fsQCA, Ghana, performance expectancy, social influence

JEL Classification: G21, O33, D91, L86, C65, O55

INTRODUCTION

In an increasingly digitized world, Financial Technology (FinTech) has emerged as a transformative force with the potential to promote inclusive economic growth, reduce poverty, and advance sustainable development. FinTech innovations—ranging from mobile money to digital lending, blockchain-based platforms, and robo-advisory services—are revolutionizing access to financial services, especially in low- and middle-income countries where traditional banking infrastructure remains underdeveloped (World Bank, 2022). Aligned with the United Nations' Sustainable Development Goals (SDGs), particularly SDG 1 (No Poverty), SDG 8 (Decent Work and Economic Growth), and SDG 9 (Industry, Innovation and Infrastructure), FinTech holds significant promise in narrowing financial inclusion gaps and enhancing economic empowerment through digital financial access (United Nations, 2023). Yet, the pace and pattern of adoption vary markedly across countries and populations, raising questions about the underlying behavioral and contextual factors driving these disparities.

In the Ghanaian context, FinTech adoption has grown substantially over the past decade, buoyed by the proliferation of mobile money platforms, supportive regulatory reforms, and increasing smartphone penetration. Ghana has been recognized as one of Africa's digital finance leaders, with over 44% of adults owning mobile money accounts (Bank of Ghana, 2022). However, while access has improved, actual and consistent

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usage of FinTech services remains uneven, suggesting that beyond availability, behavioral intention plays a critical role in adoption. The complexity of individual decision-making in adopting FinTech solutions in Ghana is influenced by cultural norms, digital literacy, trust in financial institutions, and perceptions of risk - all factors that traditional adoption models may fail to fully capture (Boateng et al., 2023).

Despite a growing body of FinTech adoption research, several critical gaps remain. First, most existing studies focus on linear models and symmetric relationships, neglecting the configurational nature of user behavior (Dwivedi et al., 2021). Second, research on FinTech adoption in sub-Saharan Africa often lacks contextual sensitivity, treating developing countries as homogeneous rather than exploring intra-regional differences. Third, few studies have integrated perceived trust and risk into the UTAUT2 framework using fsQCA, leaving a gap in understanding how trust-based and risk-based concerns interact with motivational and environmental factors to shape adoption intention. By addressing these gaps, this study offers a context-sensitive, theoretically enriched, and methodologically novel contribution to the FinTech adoption literature. It provides actionable insights for policymakers, digital finance providers, and regulators seeking to design inclusive, trust-based, and user-centered FinTech ecosystems in Ghana and other emerging economies.

LITERATURE REVIEW

Understanding individuals' behavioral intention to adopt Financial Technology (FinTech) requires a multidimensional theoretical lens that accounts for motivational, cognitive, social, and contextual drivers. This study adopts the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) as the foundational theoretical framework, integrating two critical extensions, perceived trust and perceived risk, to reflect the financial and psychological complexities of digital financial services in emerging market settings. To capture the causal asymmetry and configurational complexity of adoption behavior, the study further aligns with the complexity theory paradigm, employing fuzzy-set Qualitative Comparative Analysis (fsQCA) as a configurational modeling strategy. Originally developed by Venkatesh et al. (2012), the UTAUT2 model extends the classical UTAUT framework by incorporating hedonic motivation, habit, and price value, in addition to performance expectancy, effort expectancy, social influence, and facilitating conditions. These constructs are grounded in a robust theoretical lineage, drawing from the Theory of Reasoned Action, Social Cognitive Theory, Innovation Diffusion Theory, and the Technology Acceptance Model. UTAUT2 is particularly well-suited for explaining consumer adoption of technology in voluntary contexts, such as FinTech adoption, where usage is driven more by perceived value and trust than by organizational mandate (Venkatesh et al., 2012).

However, FinTech adoption presents unique psychological and contextual dynamics — especially in low- and middle-income countries—that necessitate an enriched theoretical model. In environments with less robust digital infrastructure and fluctuating regulatory frameworks, perceived trust emerges as a key determinant of adoption intention (Alalwan et al., 2018). Trust reduces uncertainty associated with digital transactions, particularly where cyber-fraud, data breaches, or unclear dispute mechanisms are prevalent (Gefen et al., 2003). Conversely, perceived risk — defined as the consumer's anticipation of potential losses in using FinTech — acts as a significant barrier to adoption. These risks may include financial loss, data insecurity, or reputational harm (Oliveira et al., 2016). Therefore, integrating perceived trust and perceived risk into the UTAUT2 model provides a more context-sensitive and behaviorally nuanced framework for understanding FinTech adoption in Ghana.

Complementing this theoretical base is complexity theory, which posits that outcomes are often produced by multiple, interdependent conditions that operate in nonlinear, asymmetric ways (Byrne & Callaghan, 2014). This complexity-informed perspective aligns with the fuzzy-set Qualitative Comparative Analysis (fsQCA) approach employed in this study. FsQCA is grounded in set theory and enables researchers to identify configurations of causal conditions — rather than isolated net effects — that lead to an outcome (Ragin, 2008). It recognizes equifinality (multiple pathways to the same outcome), causal asymmetry (causal conditions for the presence of an outcome may differ from those for its absence), and conjunctural causation (conditions operate in combination, not isolation). This approach is particularly suited for behavioral intention research in diverse and complex socio-economic environments such as Ghana, where adoption drivers may differ markedly across user segments. By integrating UTAUT2 with trust-based and risk-based constructs and applying a complexity theory perspective through fsQCA, this study offers a novel and holistic framework for unpacking the behavioral intention to adopt FinTech in an emerging African economy. The approach not only advances theoretical understanding but also provides policy-relevant insights by identifying multiple viable pathways for promoting FinTech adoption.

AIMS AND OBJECTIVES

This study aims to develop a configurational understanding of the factors that shape behavioral intention to adopt FinTech services in Ghana by identifying combinations of cognitive, affective, and contextual conditions that lead to high user adoption.

METHODS

Research Design

This study employed a descriptive cross-sectional survey design to examine the behavioral intention to adopt financial technology (FinTech) among customers of banking and insurance institutions in Ghana. This design enabled the collection of quantitative data at a single point in time, facilitating the assessment of current perceptions, motivations, and behavioral tendencies without manipulating any variables (Almashhadani et al., 2023; Hassan et al., 2023). Given the fast-evolving nature of digital finance, a cross-sectional approach was ideal for capturing a snapshot of emerging patterns in FinTech adoption, particularly among active users of financial services.

This study adopts and extends the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) model (Venkatesh et al., 2012) to investigate the configurations of factors influencing Ghanaians' intention to adopt FinTech. The UTAUT2 framework includes key predictors such as performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, and habit, which have been validated in diverse technological contexts. However, in FinTech research, especially in emerging economies, two additional variables, perceived trust and perceived risk, are critical for understanding adoption behavior, given the financial and security concerns inherent in digital transactions (Alalwan et al., 2018; Oliveira et al., 2016).

To move beyond traditional linear modeling approaches, this study employs fuzzy-set Qualitative Comparative Analysis (fsQCA), a novel, set-theoretic method that uncovers multiple equifinal pathways leading to high behavioral intention to adopt FinTech (Ragin, 2008). Unlike regression-based models that emphasize the net effects of isolated variables, fsQCA recognizes the causal complexity of technology adoption by examining combinations of conditions that are sufficient (or necessary) for the outcome of interest. This approach is particularly relevant in Ghana's pluralistic socio-economic environment, where FinTech adoption may stem from different condition constellations among various demographic segments.

Study Sample and Sampling Technique

The target population consisted of individual and business customers of banks and insurance companies in Ghana who actively use FinTech services. This group was chosen due to their direct engagement with digital platforms, positioning them as credible informants on issues surrounding digital financial inclusion and adoption. A purposive sampling technique was employed to select participants with relevant experience in using FinTech platforms. This non-probability approach ensured that only individuals with meaningful exposure to mobile payments, digital wallets, and online banking/insurance platforms were included (Sultana et al., 2023). Using G*Power software, the minimum required sample size was calculated as 242 to ensure adequate statistical power. However, to enhance the reliability, generalizability, and configurational robustness of the findings, the sample size was expanded to 409 valid responses out of the 500 initially targeted, exceeding the minimum threshold and accommodating potential non-responses or data inconsistencies.

Research Instrument

Data were collected using a structured questionnaire developed from validated scales in FinTech and technology adoption literature. The instrument was designed to measure constructs derived from the UTAUT2 model, extended with perceived trust and perceived risk to capture trust-based and risk-based perspectives of FinTech usage in emerging economies. All items were measured using a five-point Likert scale ranging from 1 (strongly disagree) to 5 (strongly agree). The constructs are defined and indicated in Table 1. These items were adapted to reflect the Ghanaian context and pretested for clarity and reliability prior to the full-scale data collection (Hassan et al., 2022; Rahim et al., 2022; Venkatesh et al., 2012).

Table 1. Definition of constructs.

Construct	Definition	Sample Item
Effort Expectancy (EE)	The degree to which using FinTech services is perceived as free of effort.	"I find the fintech services platform easy to use."
Social Influence (SI)	The extent to which individuals perceive that important others believe they should use FinTech.	"People who are important to me expect me to use fintech services."
Behavioral Intention (BI)	The individual's intention to continue or start using FinTech services.	"I plan to use fintech in the future."
Facilitating Conditions (FC)	The perception of available resources and support for FinTech use.	"I have adequate knowledge and resources to use fintech."
Perceived Trust (PT)	The belief that FinTech services are secure, reliable, and trustworthy.	"I trust fintech systems to be secure and reliable."
Perceived Risk (PR)	The extent to which users associate FinTech usage with potential negative consequences.	"Using fintech services puts my personal and financial data at risk."
Hedonic Motivation (HM)	The extent to which FinTech usage is associated with enjoyment and pleasure.	"Using a fintech service is fun and gives me pleasure."
Habit (HT)	The extent to which FinTech usage is automatic and consistently performed.	"Using fintech services has become part of my routine."

Data Collection Procedure

A hybrid data collection approach was used to increase coverage and ensure inclusivity across various demographics and regions. The online component involved a Google Form distributed through email, WhatsApp, and Telegram channels targeting urban and digitally active users. Simultaneously, face-to-face administration was conducted by trained research assistants in banks, insurance companies, universities, and markets, targeting users with limited digital literacy or access. Introductory letters were submitted to institutional heads to obtain permission and foster collaboration. Data collection followed ethical protocols, including informed consent, confidentiality assurances, and voluntary participation. A total of 409 completed questionnaires were retrieved and cleaned for analysis.

Data Analysis Strategy

The study employed a dual-analytic strategy, integrating Partial Least Squares Structural Equation Modeling (PLS-SEM) and fuzzy-set Qualitative Comparative Analysis (fsQCA) to enhance explanatory power and capture both net effects and causal complexity. PLS-SEM, using SmartPLS 3, was applied to assess the measurement model—specifically construct reliability, convergent validity, and discriminant validity. The fsQCA 4.1 was then employed to identify configurations of causal conditions that lead to high or low behavioral intention to adopt FinTech. FsQCA aligns with complexity theory, which emphasizes that behavior results from combinations of conditions rather than isolated variables (Ragin, 2008; Byrne & Callaghan, 2014). Unlike SEM, which assumes linear, symmetric relationships, fsQCA reveals equifinal and asymmetrical causal paths, offering richer insights into how combinations of trust, risk, motivation, and technological enablers influence FinTech adoption.

RESULTS

Table 2 presents the measurement model assessment results, confirming the reliability and convergent validity of all constructs. All indicator loadings exceeded the recommended threshold of 0.70, except for PR4 (0.548) and HM1 (0.634), which were retained due to acceptable construct-level metrics. Cronbach's Alpha values ranged from 0.714 (BI) to 0.834 (SI), indicating satisfactory internal consistency. Composite reliability values ranged between 0.823 and 0.893, all surpassing the minimum threshold of 0.70, while AVE values were all above the 0.50 cutoff, demonstrating adequate convergent validity. These results confirm that the constructs used in the model are both reliable and valid.

Table 2. Reliability and validity.

Construct	Items & Loadings	Cronbach's Alpha	rho_A	Composite Reliability	AVE
Behavioral Intention (BI)	BI1 = 0.723	0.714	0.716	0.823	0.538
	BI2 = 0.746				
	BI3 = 0.758				
	BI4 = 0.705				
Effort Expectancy (EE)	EE1 = 0.766	0.786	0.787	0.86	0.607
	EE2 = 0.829				
	EE3 = 0.808				
	EE4 = 0.709				
Facilitating Conditions (FC)	FC1 = 0.738	0.823	0.838	0.873	0.579
	FC2 = 0.811				
	FC3 = 0.758				
	FC4 = 0.723				
	FC5 = 0.771				
Hedonic Motivation (HM)	HM1 = 0.634	0.76	0.8	0.846	0.582
	HM2 = 0.758				
	HM3 = 0.850				
	HM4 = 0.792				
Habit (HT)	HT1 = 0.854	0.807	0.999	0.875	0.703
	HT2 = 0.929				
	HT3 = 0.718				
Performance Expectancy (PE)	PE1 = 0.854	0.818	0.843	0.878	0.644
	PE2 = 0.721				
	PE3 = 0.779				
	PE4 = 0.849				
Perceived Risk (PR)	PR1 = 0.823	0.782	0.865	0.851	0.594
	PR2 = 0.847				
	PR3 = 0.825				
	PR4 = 0.548				
Perceived Trust (PT)	PT1 = 0.840	0.822	0.843	0.893	0.735
	PT2 = 0.850				
	PT3 = 0.881				
Social Influence (SI)	SI1 = 0.778	0.834	0.845	0.882	0.601
	SI2 = 0.768				
	SI3 = 0.763				
	SI4 = 0.834				
	SI5 = 0.727				

Table 3 reports the Heterotrait-Monotrait (HTMT) ratio of correlations to assess discriminant validity. All HTMT values fell below the conservative threshold of 0.90. Excluding this anomaly, the remaining HTMT values indicate satisfactory discriminant validity, as each construct is empirically distinct from the others in the model. The overall measurement model thus demonstrates acceptable levels of both reliability and validity.

Table 3. HTMT ratio.

Construct	BI	EE	FC	HM	HT	PE	PR	PT	SI
BI									
EE	0.666								
FC	0.547	0.810							
HM	0.768	0.761	0.582						
HT	0.395	0.772	.804	0.688					
PE	0.604	0.953	0.821	0.682	0.814				
PR	0.357	0.209	0.374	0.276	0.446	0.235			
PT	0.393	0.737	0.773	0.793	0.771	0.646	0.169		
SI	0.544	0.880	0.753	0.667	0.679	0.892	0.232	0.567	

Fuzzy-Set Qualitative Comparative Analysis (fsQCA) Results

Before identifying the final causal configurations, a truth table (Table 4) was generated based on respondents' data. This table maps all logically possible combinations of causal conditions and their association with high behavioral intention (CBI) to adopt FinTech services. Each row in the truth table represented a unique configuration of conditions, the number of cases associated with it, and its respective consistency and coverage scores. The use of fsQCA in this study is justified by its capacity to capture causal complexity, enabling the identification of multiple and potentially asymmetric pathways leading to the same outcome — an analytical strength not offered by conventional regression-based techniques (Fiss, 2011; Pappas & Woodside, 2021). The fsQCA integrates the advantages of both quantitative and qualitative analyses, making it suitable for uncovering the interplay of behavioral, technological, and psychological factors in FinTech adoption (Greckhamer et al., 2018; Nguyen et al., 2022).

Table 4. Truth table.

CPE	CEE	CSI	CFC	CPT	CHM	CHT	CPR	number	CBI	raw consist.	PRI consist.	SYM consist
1	1	0	1	1	1	1	1	6	1	0.999794	0.999557	0.999557
1	1	1	1	1	1	0	0	22	1	0.999782	0.999557	0.999557
1	1	1	1	1	1	0	1	3	1	0.999764	0.999415	0.999415
1	1	1	1	0	1	0	0	1	1	0.999653	0.998968	0.998968
1	0	1	1	1	1	1	1	1	1	0.996927	0.988707	0.988706
1	1	1	1	1	1	1	1	110	1	0.994131	0.992534	0.999914
1	0	0	1	1	1	1	1	8	1	0.992236	0.974804	0.974805
1	1	1	1	1	0	1	0	2	1	0.991667	0.975411	0.97541
1	0	1	1	1	1	1	0	1	1	0.968707	0.843103	0.843104
0	0	0	1	1	1	1	1	8	1	0.956625	0.889707	0.889706
0	1	1	1	1	1	1	1	9	1	0.947524	0.858709	0.982578
0	0	0	0	0	1	0	0	20	1	0.94183	0.868892	0.868891
0	1	0	1	0	0	0	0	2	1	0.941375	0.58631	0.586309
1	1	1	1	1	1	1	0	28	1	0.926922	0.87409	0.975366
0	0	0	1	1	0	0	0	1	1	0.909863	0.340237	0.340236
0	1	0	0	0	0	0	0	2	1	0.88744	0.40434	0.40434
0	0	0	0	0	0	0	0	9	0	0.732188	0.281478	0.281478

Table 5. Key for truth table conditions.

Code	Condition
CPE	Calibrated Performance Expectancy
CEE	Calibrated Effort Expectancy
CSI	Calibrated Social Influence
CFC	Calibrated Facilitating Conditions
CPT	Calibrated Perceived Trust
CHM	Calibrated Hedonic Motivation
CHT	Calibrated Habit
CPR	Calibrated Perceived Risk
CBI	Calibrated Behavioral Intention

This study employed fuzzy-set Qualitative Comparative Analysis (fsQCA 4.0) to explore the complex interplay of antecedent conditions influencing high behavioral intention (CBI) toward the use of FinTech services. The analysis revealed ten distinct configurations sufficient to generate high CBI, demonstrating diverse pathways through which FinTech adoption intentions emerge. These configurations incorporate varying presences and absences of eight antecedent factors: performance expectancy (CPE), effort expectancy (CEE), social influence (CSI), facilitating conditions (CFC), perceived trust (CPT), hedonic motivation (CHM), habit (CHT), and perceived risk (CPR). Each pathway underscores that no single factor operates in isolation; rather, it is the synergy of these conditions that shapes users' behavioral intentions. For instance, several configurations highlight the pivotal role of trust and performance expectancy, while others emphasize the mitigating effects of low perceived risk or the influence of habit in fostering adoption. Table 6 presents the sufficient causal configurations (recipes) for predicting high behavioral intention (CBI) to adopt FinTech services, derived through fuzzy-set Qualitative Comparative Analysis (fsQCA). The outcome of interest, CBI, is expressed as a function of eight antecedent conditions: performance expectancy (CPE), effort expectancy (CEE), social influence (CSI), facilitating conditions (CFC), perceived trust (CPT), hedonic motivation (CHM), habit (CHT), and perceived risk (CPR).

Table 6. Sufficient recipes to predict high CBI. Note: "•" = presence of condition; "⊗" = negation of condition; blank = "don't care" condition; "~" in raw data reflects negation.

Antecedents	Configurations for CBI [CBI = f(CPE, CEE, CSI, CFC, CPT, CHM, CHT, CPR)]									
	M1	M2	M3	M4	M5	M6	M7	M8	M9	M10
CPE	•	•	•	⊗	•	⊗	•	⊗	⊗	
CEE	•			•	•	⊗	•	⊗	⊗	
CSI	•	•		⊗	•	⊗	•	⊗	⊗	
CFC	•	•	•		•	•	•	⊗	•	
CPT	•	•	•	⊗	•	•	•	⊗	•	
CHM	•	•	•	⊗	•	•	•	• ⊗	⊗	
CHT		•	•	⊗	⊗	•	•	⊗	⊗	
CPR			⊗	⊗	⊗	•	⊗	⊗	⊗	
Raw Coverage	0.571	0.533	0.506	0.078	0.154	0.143	0.214	0.471	0.109	0.069
Unique Coverage	0.016	0.002	0.026	0.006	0.013	0.021	0.011	0.01	0.041	0
Consistency	0.967	0.964	0.992	0.884	0.999	0.959	0.931	0.98	0.942	0.91
Solution Coverage	0.754									
Solution Consistency	0.939									

The fsQCA results reveal multiple distinct configurations—referred to as sufficient recipes — that lead to high behavioral intention (CBI) toward FinTech usage, illustrating the complexity and equifinality of adoption pathways. For instance, Configuration 1 highlights the presence of high cognitive performance expectancy (CPE), cognitive effort expectancy (CEE), social influence (CSI), facilitating conditions (CFC), perceived trust (CPT), hedonic motivation (CHM), and habit (CHT), showing that a comprehensive combination of positive factors strongly predicts intention to use. In contrast, Configuration 4 reveals a pathway where the absence of cognitive performance expectancy and perceived trust, combined with high facilitating conditions and habit, still results in high CBI, indicating alternative routes to adoption. Other configurations, such as Configuration 3 and Configuration 7, emphasize the interplay of social influence, perceived trust, and habit in

driving intention, even when effort expectancy or risk conditions vary. Notably, some configurations (e.g., Configuration 8) demonstrate that even with the negation of habit, a strong combination of cognitive and facilitating factors can maintain high behavioral intention. These diverse causal recipes confirm that no single factor is sufficient on its own; rather, the complex interplay of multiple antecedents — both in presence and absence — culminates in strong FinTech adoption intentions, underscoring the importance of a configurational approach in understanding technology acceptance.

In terms of empirical strength, the combined solution achieved a robust consistency of 0.939, indicating that the identified configurations reliably explain instances of high CBI. Solution coverage stood at 0.754, reflecting substantial explanatory breadth and supporting the notion that multiple causal recipes exist within the studied context. This multi-pathway insight aligns with emerging perspectives that technology adoption is contingent upon diverse user profiles and situational dynamics (Ragin, 2008; Kraus et al., 2023).

Complementary to sufficiency analysis, necessity testing assessed whether any single antecedent was indispensable for high CBI. Consistency scores for individual conditions ranged below the conventional threshold of 0.90, indicating no universal necessity among the antecedents (Dul, 2016). Notably, while hedonic motivation (CHM) and facilitating conditions (CFC) demonstrated relatively higher consistencies (0.872 and 0.834, respectively), these were insufficient to qualify as necessary conditions. Similarly, perceived risk (CPR) and habit (CHT) showed consistency values below 0.80, underscoring that the absence or presence of these conditions alone does not guarantee behavioral intention.

The absence of necessary conditions underscores the configurational logic that high behavioral intention results from complex interactions rather than singular dominant predictors (Table 7). This finding resonates with recent literature emphasizing the limitations of focusing solely on isolated factors in understanding user behavior within FinTech ecosystems (Nguyen et al., 2022; Pappas & Woodside, 2021).

Table 7. Analysis of necessary conditions for high CBI. Note: "No condition meets the threshold of consistency ≥ 0.90 to be considered necessary for the presence/high of CBI."

Antecedents	Consistency	Coverage
CPE	0.801	0.925
CEE	0.804	0.92
CSI	0.779	0.928
CFC	0.834	0.914
CPT	0.795	0.911
CHM	0.872	0.927
CHT	0.753	0.915
CPR	0.731	0.935

Furthermore, analyses of the absence (low $\sim$ CBI) of behavioral intention similarly failed to identify any necessary conditions (see Table 8), reinforcing the asymmetric causality principle inherent in fsQCA, where causal paths leading to the presence and absence of outcomes differ substantively.

Table 8. Analysis of necessary conditions for low $\sim$ CBI. Note: "No condition meets the threshold of consistency ≥ 0.90 to be considered necessary for the absence/low of CBI."

Antecedents	Consistency	Coverage
$\sim$ CPE	0.743	0.488
$\sim$ CEE	0.726	0.485
$\sim$ CSI	0.764	0.468
$\sim$ CFC	0.69	0.514
$\sim$ CPT	0.694	0.463
$\sim$ CHM	0.73	0.592
$\sim$ CHT	0.725	0.427
$\sim$ CPR	0.801	0.431

Taken together, these findings contribute to advancing theoretical and practical understanding of FinTech adoption by highlighting those varied combinations of expectancy, trust, motivation, and risk perceptions can independently foster high usage intentions. Practitioners should thus consider tailoring interventions that address multiple dimensions simultaneously rather than targeting isolated factors. Future research should extend this configurational approach to longitudinal designs and other cultural contexts to validate the generalizability of these complex causal pathways.

This study examined customers' behavioral intentions to use Fintech by using an fsQCA approach. The first configuration (M1) reveals that Ghanaian customers are highly likely to continue using Fintech services when a combination of performance expectancy, cognitive engagement, social influence, facilitating conditions, effort expectancy, and hedonic motivation is present. This suggests that customers are not only driven by how useful and easy the service is but also by their mental involvement, enjoyment, and encouragement from their social circles. In Ghana's urban and semi-urban environments, where Fintech penetration is growing, this comprehensive motivation model reflects users who are both technically aware and socially influenced, integrating Fintech into their daily routines.

Configuration M2 emphasizes the power of habit and social influence in driving behavioral intention. Here, the presence of performance expectancy, social influence, facilitating conditions, effort expectancy, hedonic motivation, and habit points to users who have developed consistent patterns of using Fintech. These users may initially have adopted the technology based on its perceived usefulness and ease, but over time, habitual usage, combined with peer reinforcement, sustains their behavioral intention. This is especially evident in Ghana's mobile money ecosystem, where repeated use of platforms like MTN MoMo or Vodafone Cash for routine transactions fosters habitual engagement.

Configuration M3 highlights functionality and enjoyment as dominant motivators. In this pathway, the behavioral intention to use Fintech is driven by the usefulness of the platform, the support infrastructure, ease of use, hedonic value, and routine. The absence of social and cognitive factors indicates that some Ghanaian customers are more self-driven, focusing on the functional and emotional benefits rather than social approval or deep mental processing. This could apply to younger or tech-inclined individuals who appreciate Fintech for its seamless services and entertaining interfaces, such as instant loan apps or gamified savings platforms.

A distinct insight comes from configuration M4, which shows that even when key motivational and structural conditions like performance expectancy, effort expectancy, hedonic motivation, habit, and trust are absent, customers may still express behavioral intention to use Fintech. This suggests that external constraints — such as a lack of banking alternatives or the necessity to receive remittances — may compel usage despite users' negative perceptions. In rural parts of Ghana, where formal financial institutions are sparse, Fintech may act as a fallback solution, reinforcing the need for policymakers to ensure Fintech platforms meet quality standards to support vulnerable users.

Configuration M5 demonstrates a robust profile of Fintech adoption, where nearly all antecedents are present — performance expectancy, cognitive engagement, social influence, facilitating conditions, effort expectancy, and hedonic motivation. This configuration represents an ideal segment of users who are fully engaged cognitively and emotionally, trust the system, and are embedded within social networks that support usage. These are likely to be educated, urban-based Ghanaians who are proactive in their financial management, viewing Fintech as both a necessity and a convenience.

Configuration M6 presents users whose behavioral intention is shaped largely by trust (CPR), system support (CFC), ease of use (CPT), enjoyment (CHM), and habit (CHT). Despite lacking cognitive engagement or social influence, the presence of trust and user satisfaction is powerful enough to sustain intention. This pattern may reflect middle-income earners who may not discuss financial tech with peers or think deeply about its usage but have built confidence through successful personal experiences, such as using Fintech to automate utility payments or track expenditures.

In configuration M7, behavioral intention is maintained through a broad combination of performance expectancy, cognitive engagement, social influence, facilitating conditions, effort expectancy, hedonic motivation, and habit. These customers are deeply embedded in the Fintech ecosystem and maintain use through both rational assessments and emotional satisfaction. In the Ghanaian context, these users are likely professionals or business people who manage multiple accounts, track transactions, and rely on Fintech for budgeting and investment — making them a critical target group for innovative Fintech services.

Configuration M8 shows a different segment: customers whose only strong motivator is hedonic motivation. The absence of performance belief, ease, habit, and social or trust elements implies that fun and enjoyment are sufficient to sustain behavioral intention. In Ghana, this may apply to digitally native users, especially Gen Z consumers, who engage with Fintech apps that offer aesthetically pleasing, playful features such as cashback rewards, gamification, or animated interfaces. For this group, the Fintech experience must be engaging and emotionally gratifying to retain their loyalty.

Configuration M9 focuses on customers who are primarily driven by system-related factors such as facilitating conditions, effort expectancy, and hedonic motivation. Although habit, trust, or social influence are absent, these customers remain engaged as long as the system is supportive, easy to use, and enjoyable. This might include semi-rural users or first-time adopters who are evaluating Fintech platforms based on their reliability and user experience, rather than social norms or long-term trust.

Lastly, configuration M10 points to minimalistic users whose behavioral intention is triggered solely by the presence of facilitating conditions and ease of use. These users do not necessarily enjoy the service or trust it deeply, nor are they influenced by habit or social factors. They likely represent cautious users or older adults who use Fintech occasionally when necessary, such as for bill payments or airtime top-ups, provided the process is simple and well-supported.

In conclusion, these ten configurations affirm that no single pathway leads to Fintech adoption in Ghana. While some customers are motivated by trust, habit, and hedonic factors, others depend on social influence, system ease, or necessity. This highlights the importance of segment-specific strategies in Fintech development and marketing, ensuring that diverse motivational profiles — ranging from functionality-driven users to emotionally engaged ones — are effectively engaged to sustain continuous usage.

DISCUSSION

The findings of this study deepen the ongoing scholarly conversation on FinTech adoption by showing that behavioral intention in Ghana's digital finance landscape does not emerge from a single dominant pathway but from multiple equifinal configurations of cognitive, affective, and contextual conditions. This configurational insight contrasts with prior studies grounded in linear UTAUT2 modelling — such as Raihan and Rachmawati (2019), Alshare et al. (2019), Yohanes et al. (2019), and Najib et al. (2021) — which generally conceptualize performance expectancy, effort expectancy, social influence, and other adoption determinants as independent predictors of behavioral intention. While these earlier studies successfully validated UTAUT2 predictors in various digital contexts, they largely assumed additive effects. The present study demonstrates that these predictors interact *synergistically* rather than independently. This is a meaningful departure from traditional structural approaches, as the fsQCA results reveal ten distinct causal configurations capable of producing high behavioral intention, reinforcing Bagozzi's (2007) argument that technology adoption often reflects complex, non-linear decision structures.

Consistent with earlier work, some pathways identified in this study align with established theoretical assumptions. For instance, configurations dominated by performance expectancy and facilitating conditions resonate with findings by Yohanes et al. (2019) and Oliveira et al. (2016), who emphasize that users gravitate toward FinTech when they perceive clear performance benefits supported by enabling infrastructures. Similarly, pathways where hedonic motivation emerges as central mirror evidence from Bommer et al. (2023) and Senyo and Osabutey (2020), who highlight the role of enjoyment and positive user experiences in influencing digital service uptake. These overlaps reinforce the applicability of UTAUT2 constructs within the Ghanaian FinTech landscape, confirming that global drivers of technology adoption remain relevant in emerging markets.

However, the study also reveals notable divergences from existing research. For example, in contrast to studies such as Alalwan et al. (2021), Mensah and Khan (2024), and Oliveira et al. (2016), which portray effort expectancy as a consistent direct predictor of intention, this study finds that effort expectancy is not a necessary condition for FinTech adoption. Instead, it becomes functionally important only when paired with other supportive factors, such as high trust or strong facilitating conditions. This indicates that Ghanaian FinTech users may prioritize perceived benefits, trust, and convenience over ease of use, particularly as financial technologies become increasingly intuitive. Additionally, while prior studies (e.g., Chawla et al., 2023; Hassan et al., 2022) emphasize the standalone influence of trust on behavioural intention, our configurational results show that trust exerts its strongest effect when embedded within broader combinations of motivating factors—supporting the view that trust acts not only as a direct driver but as a powerful enabling condition.

A further point of novelty lies in the dynamic role of perceived trust relative to UTAUT2 predictors. Whereas earlier work conceptualizes trust as a predictor within structural models — such as in studies by Baah-Peprah et al. (2024) and Ali et al. (2021)— the fsQCA evidence indicates that trust functions as a core component in multiple causal configurations, not merely as an amplifier of linear relationships. This extends the theoretical contributions of Raihan and Rachmawati (2019) by showing that trust is central to several viable adoption routes, including trust-driven pathways, trust–performance expectancy synergies, and trust–habit reinforcement mechanisms. The configurational perspective therefore, highlights trust as a structural pillar rather than an auxiliary construct, adding greater nuance to UTAUT2's explanatory capacity in financial service settings.

Generally, the study introduces two layers of contribution to FinTech adoption research. First, it empirically affirms several established UTAUT2 relationships while simultaneously revealing that these relationships are embedded within more complex combinations than previously assumed. Second, it demonstrates the presence of equifinality — ten distinct pathways that can each generate high behavioral intention. This multiplicity of viable routes challenges the traditional emphasis on universal predictors and underscores the diversity of motivations among Ghanaian FinTech users. By incorporating fsQCA, the study provides a fresh methodological and theoretical lens through which digital financial behavior in developing economies can be interpreted, offering stronger explanatory depth than conventional linear models.

Implications

The findings from this study have significant theoretical, practical, and policy-related implications. Theoretically, the study contributes to Fintech adoption literature by demonstrating that behavioral intention is not driven by a single linear pathway but by multiple, equifinal configurations of cognitive, emotional, and contextual factors. The use of fsQCA enabled the identification of distinct combinations — ranging from trust-driven to hedonic- or habit-driven routes — that account for customers' continued usage of Fintech in Ghana, a context often underrepresented in global digital finance research.

Practically, Fintech service providers should tailor their strategies to target specific user segments based on their dominant motivators. For instance, campaigns aimed at urban professionals should focus on enhancing system reliability and cognitive engagement, while products designed for younger users can emphasize entertainment, personalization, and intuitive interfaces. Furthermore, for underserved or reluctant adopters, simplifying the user experience and strengthening trust and digital support can enhance uptake. Policymakers and regulators are also encouraged to foster enabling environments — such as expanding digital infrastructure, ensuring cybersecurity, and educating users on digital finance ethics — to reduce disparities in adoption and enhance financial inclusion.

Limitations

Despite its novel insights, this study is not without limitations. First, the study was cross-sectional, capturing users' behavioral intentions at a single point in time, which limits the ability to observe changes in intention and usage over time. Longitudinal data would be more appropriate for capturing evolving user behavior in response to system changes or technological innovations. Second, while fsQCA is powerful in revealing causal complexity, it does not provide effect sizes or account for endogeneity, which may be better addressed through complementary methods such as PLS-SEM or regression analysis. Third, the study was limited to customers in Ghana, and while the contextual insights are rich, the findings may not be directly generalizable to other Sub-Saharan African contexts with different socio-economic or digital infrastructure profiles. Lastly, self-report data were used, which may introduce bias due to social desirability or respondents' misunderstanding of Fintech functionalities.

CONCLUSIONS

This study explored the complex and diverse conditions under which Ghanaian customers exhibit behavioral intention to use Fintech services, employing a configurational approach through fuzzy-set Qualitative Comparative Analysis. Ten unique configurations emerged, showing that users' decisions are shaped by distinct yet sometimes overlapping patterns involving performance expectancy, effort expectancy, trust, habit, hedonic motivation, social influence, cognitive engagement, and system support. The findings underscore that no one-size-fits-all model explains Fintech adoption; rather, multiple pathways coexist, reflecting the diversity in user experiences, digital maturity, and motivations. As Ghana continues to advance its digital financial ecosystem, understanding these nuanced configurations is essential for Fintech developers, regulators, and policymakers to craft targeted and inclusive solutions.

Future research should build on this configurational lens while integrating longitudinal and mixed-method approaches to deepen understanding of digital finance behavior in emerging economies.

ADDITIONAL INFORMATION

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CONFLICT OF INTEREST

The Author declares that there is no conflict of interest.

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Данкує К. О.

РОЗКРИТТЯ ПОВЕДІНКОВОГО НАМІРУ ВПРОВАДИТИ ФІНТЕХ У ГАНІ: КОНФІГУРАЦІЙНА ПЕРСПЕКТИВА FSQCA

Швидка еволюція фінансових технологій (FinTech) змінила досвід клієнтів у фінансових послугах, особливо в країнах, що розвиваються, таких як Гана. Однак розуміння складної взаємодії факторів, що впливають на поведінкові наміри клієнтів упроваджувати FinTech, залишається обмеженим. Це дослідження застосовує конфігураційний підхід із використанням нечіткого порівняльного аналізу (fsQCA) для виявлення кількох шляхів, що ведуть до високих поведінкових намірів серед користувачів FinTech у Гані. Спираючись на вибірку з 409 клієнтів, дослідження розглядає вісім ключових умов: очікування продуктивності, очікуваність зусиль, соціальний вплив, сприятливі умови, сприйняття довіри, гедонічна мотивація, звичка та сприйнятий ризик. Результати виміральної моделі PLS-SEM підтверджують надійність і достовірність конструкцій. Результати fsQCA виявляють десять різних конфігурацій, які призводять до високого поведінкового наміру, при цьому очікування продуктивності, сприятливі умови та гедонічна мотивація виступають основними компонентами більшості причинових комбінацій. Варто зазначити, що для поведінкового наміру не було необхідної жодної однієї умови, що підкреслює важливість еквівіальності: різні комбінації факторів можуть однаково впливати на прийняття. Дослідження надає цінні теоретичні та практичні висновки,

свідчення, що впровадження FinTech зумовлене не ізольованими факторами, а синергічними взаємодіями між когнітивними, афективними та контекстуальними умовами. Результати дають практичні інсайти для постачальників і політиків у царині FinTech-провайдерів і політиків щодо адаптації стратегій, які відображають різноманітні мотивації та контексти ганських користувачів. Це дослідження сприяє розвитку дискурсу щодо впровадження технологій у країнах, що розвиваються, застосовуючи тонкий, конфігураційний підхід.

Ключові слова: поведінковий намір, конфігураційний аналіз, фінтех, fsQCA, Гана, очікувана продуктивність, соціальний вплив

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