Title: End-user perspectives on fintech services adoption in the Bangladesh insurance industry: the moderating role of trust

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Abstract: This study focuses on understanding the factors that influence end-users' (customers') acceptance of fintech services in the insurance industry. The study employed a modified Unified Theory of Acceptance and Use of Technology 2 model, incorporating perceived security and personal innovativeness as independent variables, and trust as a moderating variable. A total of 391 responses were analyzed using partial least squares structural equation modeling in SmartPLS software. The study's findings indicate that factors such as effort expectancy, social influence, facilitating conditions, perceived, and personal innovativeness positively affect users' behavioral intention (BI) to use fintech services in the insurance industry. Moreover, BI positively influences the actual use (AU) of fintech services. Additionally, trust plays a positive moderating role between BI and AU. The results of this study have practical implications for academicians, researchers, insurance companies, and insurance regulatory bodies. Academicians and researchers can further explore the acceptance of fintech in developing countries based on these findings. Insurance companies and regulatory bodies can take necessary steps and formulate strategies to promote the adoption of fintech services in the insurance industry, considering the identified factors and the role of trust.

Key words: Fintech services; Insurance industry; Technology acceptance; Unified Theory of Acceptance and Use of Technology 2 (UTAUT2);

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