

**Understanding Behavioural Intention Toward Cryptocurrency  
Use Among Gen Z in Sri Lanka**

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**Abstract**

Cryptocurrency has emerged as an influential element within global digital finance. However, adoption patterns differ across countries. This study investigates behavioural intentions of Generation Z users in Sri Lanka to adopt cryptocurrencies by applying the Technology Acceptance Model. The model incorporates perceived ease of use, perceived usefulness, trust, and awareness as key determinants of intention. A quantitative survey of university students was conducted, and responses from 261 participants were analysed using established statistical techniques. The results indicate that all four factors have a significant positive effect on behavioural intention, with trust emerging as the strongest predictor. The model explains a substantial proportion of the variation in intention, demonstrating the importance of both technological and psychological drivers in shaping adoption behaviour. The findings emphasize the need to improve user awareness, strengthen trust in digital financial systems, and enhance usability and perceived value of cryptocurrency platforms. These insights offer practical implications for policymakers, educators, and industry practitioners aiming to promote responsible and informed adoption of cryptocurrency technologies in emerging market contexts.

**Keywords:** *Cryptocurrency Adoption, Behavioural Intention, Trust, Awareness, Technology Acceptance Model, Generation Z*