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Research Article

Beyond Digitalisation: Evaluating Fintech Adoption in Complaint Handling for Residential Strata Property Management in Malaysia

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Abstract

This study explores the utilisation of fintech applications in complaint management by property managers in the Malaysian residential strata population. It examines how this approach shifts the perspective from seeing paying customers as a key part of service to viewing complaint management as an important service process. Thematic analysis was used to analyse the outcomes of a focus group discussion conducted with 12 respondents, including property managers, industry professionals, and officers of KPKT and the Commissioner of Buildings. The findings show that a majority of the respondents use online resources to make complaints, track, and address grievances. This is in line with the growing mainstream fintech application in property strata operations. The study adds to the literature by conducting a focus group on how the participants feel about the adoption of fintech to enhance services. The study ends with suggestions on how the platform can be improved, increase the compliance with data protection legislation, and minimum standards in digital form should be used in more open operations of strata property services.

Keywords: Property Management, Fintech Implementation, Complaint Handling Management, Residential Strata, Malaysia

Introduction

Complaints management is an improvement of service management that influences satisfaction and organisational credibility. With the increasing high-density residential areas, the problem of poorly handled complaints may spread quickly into a quarrel that may stress accountability of the organisation and integration into the community [1,2]. The issue is especially evident in apartment complexes where there are shared amenities and are stratified.

Malaysia has experienced urbanisation, which has led to the emergence of strata buildings. Presently, the Strata Management Act of 2013 controls the strata buildings in the country. The said Act imposed obligations on the management of Joint Management Bodies and Management Corporations. They must address grievances of stakeholders and submit them to the Commissioner of Buildings. Through this, the management of complaints plays a dual function, serving as a complaint system and a legal requirement at the same time. But the reality is that the observation of this obligation is not consistent due to the challenges it encounters.

On the other hand, the fintech and digital infrastructure environment in Malaysia has been developing rapidly, for instance, through the use of DuitNow QR and mandatory e-invoicing, which signal a high degree of preparedness for technology adoption on the supply side. FinTech platforms today integrate financial and communications services for strata

management. However, the technology maturity reflected by this integration conceals some challenges that affect the current systems for handling complaints, including a lack of integration of the platforms, the degree to which residents participate, data security, and standards.

Although past research focuses on the advantages of digitalisation for property management, existing empirical research on the applications of fintech in dealing with complaints towards strata management, especially in developing nations, is scarce. In light of this, this study seeks to examine the application of fintech in complaint handling among strata property managers in Malaysia via focus group discussions, incorporating TAM and UTAUT theories. Through this study, the practical implementation of digitalisation policies and the challenges it faces would be brought to the fore for more accountable and effective strata management.

Literature Review

Complaint Handling in Property and Service Management

Handling complaints is gradually recognised not only as a service recovery process, but also as a strategic role of governance. In the realm of service management, the concept of complaint handling is viewed as an opportunity to transform an unhappy customer into a loyal stakeholder if the process is conducted in a timely, transparent, and fair manner [1,3]. Furthermore, complaints are recognised as a form of organisational feedback, which is essential for understanding the shortcomings of the services being offered [4].

Within the context of the built environment, the issue of complaints is more complex. While consumer transactions entail short-contact relationships, strata property management occurs within a long-contact scenario. The importance of resolving complaints within this field is highlighted by the view that failure to resolve complaints not only affects satisfaction, but it also leads to escalation of complaints to tribunals or courts, thereby burdening residents and the governance structure, as argued by Pitt and Tucker (2008) and Amoako & Lyon (2014) [2,5].

An important consideration of complaint handling within the context of residential properties is the balancing of personal needs and collective governance needs. Studies have indicated that there are technical and social aspects of the services of maintenance, security, and facilities, especially within high-density housing estates, where the needs of the managers and the clientele tend to differ on the basis of socio-economic parameters [6].

In Malaysia, for instance, the Strata Management Act 2013 (Act 757) enshrines the importance of complaint handling by stipulating that Joint Management Bodies (JMB) and Management Corporations (MC) must set up complaint processing systems that can be viewed transparently by residents [7]. The Commissioner of Buildings (COB) is in-charged with monitoring this process, including whether adequate complaint handling is available [8]. However, previous research has revealed that complaint handling is done in different ways, with many employing manuals to semi-computerised techniques that lack standardisation and resident accessibility [9].

In the digital era, there has been renewed focus on technology-enabled systems for complaint handling. Digital technology enables the recording, assignment, and monitoring of cases, thus mitigating the possibility of complaints being disputed regarding the timeframes of service delivery and the assigning of responsibility [10]. In addition, digital technology enables the use of records as proof of compliance when filing with the relevant authorities and courts [11]. However, the effective use of this technology has been hindered by challenges, including digital exclusion among senior citizens, the absence of integration with back-office financial systems, and the issue of data privacy [12,13].

In this context, fintech-enabled platforms have become promising tools to upgrade the complaint management system. These platforms integrate payment services, audit trails, and communication systems into a single platform. They offer a comprehensive solution to the complaint management system. Yet, there seems to be no concrete empirical study exploring the use of such platforms in the special context of Malaysia's strata housing buildings.

Fintech and Proptech Adoption in Property Management

The financial technology, or fintech, industry has revolutionised and impacted the way transactions are carried out across sectors such as housing, facilities, and property management. The use of fintech in property management is mainly centred on automating processes such as payment receipt, accounting, auditing, and resident interaction, which would otherwise be manually handled. Worldwide, the convergence of digital payment systems and property-related services has emerged as a defining aspect of proptech communities, with smart living spaces being the new norm [14].

Malaysia's fintech adoption has been heavily influenced by its national regulatory environment. Bank Negara Malaysia (BNM) has promoted interoperability and accessibility through its DuitNow QR system, enabling cashless payments between banks and e-wallet services [15]. As of 2024, Malaysia has registered millions of QR payment points and set new records for digital payment transactions, indicating that its digital financial system is deeply rooted in its transactional system [16]. Even at an enterprise level, the mandatory implementation of its e-invoice system by the Inland Revenue Board of Malaysia (IRBM) starting from 2025 reinforces its national adoption of end-to-end digitalisation.

Under strata property management, there is an integration of fintech platforms and proptech platforms. Such popular platforms include iNeighbour, iResiden, and Condo Master, which enable the management of collection, vendor payment, and reconciliation processes together with modules of communication, facility arrangement, and complaint management. Such platforms not only offer financial benefits but also enhance the role of fintech as an enabler of governance, such as the management of signing processes and reporting functions under the Strata Management Act of 2013.

Despite such advances, there is still a disparity in the adoption of cloud computing. Some of the challenges identified by studies are

- Lack of integration of back-office systems might require the

property manager to manually reconcile transactions, hence reducing efficiency [12].

- Digital exclusion exists among the populace, especially among the aged and less affluent, hindering the adoption of the full platform [13].
- Concerns over data protection and cybersecurity also remain, particularly in relation to the Personal Data Protection Act 2010 (PDPA) and Bank Negara's Risk Management in Technology (RMiT) guidelines, which impose perceived pressures for readiness on the management [17].
- Lack of standardisation in the industry means that the functionality offered by fintech implementations differs, contributing to inconsistencies in resident experience [9].

Literature worldwide reflects the challenges cited above. For example, research carried out in Singapore and Hong Kong indicates that despite the efficiency that fintech brings to property management, differences in cultures and demographic profiles are key determinants of the extent to which fintech is adopted [18,19]. In the European market, the use of proptech in the housing sector is encouraged by institutional funds and hampered by regulatory and cybersecurity issues [20].

On a broader level, the adoption of fintech solutions by real estate property managers cannot just be attributed to technological maturity or readiness. In a strata services landscape such as Malaysia's, where there are convergences of finance-related operations, governance requirements, and consumer involvement, the adoption of fintech solutions for handling complaints is both an opportunity and a challenge of inclusivity.

Theoretical Framing: TAM and UTAUT

The adoption of fintech in strata complaint handling can be examined through established technology adoption theories. The Technology Acceptance Model (TAM) highlights perceived usefulness (improvements in efficiency, transparency, accountability) and perceived ease of use (user-friendly design, low learning curve) as central drivers of adoption [21].

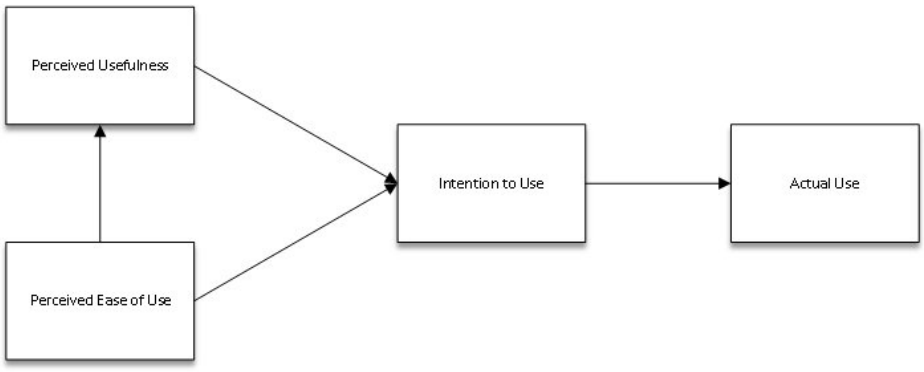

Figure 1: The Technology Acceptance Model (TAM) [21].

The Unified Theory of Acceptance and Use of Technology (UTAUT) expands this by adding social influence (resident and peer expectations) and facilitating conditions (infrastructure, integration, and compliance frameworks) [22]. Together, TAM and UTAUT provide a robust lens for interpreting how property managers and residents evaluate fintech adoption.

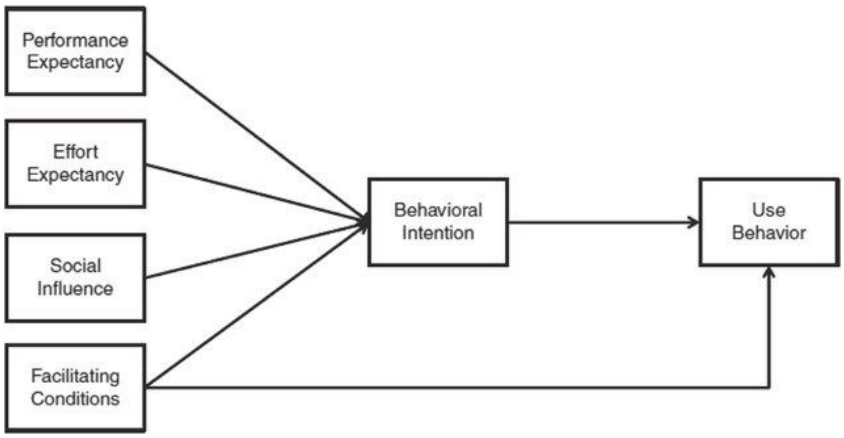

Figure 2: Unified Theory of Acceptance and Use of Technology (UTAUT) [22].

In the context of complaint management, these theories imply that the adoption of fintech is not only driven by design factors but also by community processes and institutional limitations. While ease-of-use features such as registering cases and update notifications are perceived to increase usefulness, problems such as low engagement from senior citizens or PDPA compliance limitations might dampen facilitating conditions.

While there has been much research on the adoption of fintech and complaint handling individually, there has been limited research conducted at the junction of the two, especially concerning the Malaysian strata environment. Current studies pertain mostly to payment collection or facility management without any focus on how these fintech systems can facilitate complaint handling, which is part of their governing requirements under the Strata

Management Act of 2013.

Further, the existing literature makes use of quantitative survey methods that reveal the levels of adoption. However, they do not bring into focus the perceptions or realities of the managers of properties when it comes to fintech complaint management. Thus, it leaves room for exploratory work with regard to the aspects of fintech complaint management.

In this regard, focusing on the identified research gap, this study utilises the technique of focus group discussions (FGDs) involving property managers to examine the practices, benefits, and constraints of fintech adoption in the Malaysian strata sector concerning complaint management. The technique is useful in providing in-depth data for theoretical developments and policy discussions.

Conceptual Framework

In this paper, concepts from the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) are integrated to determine the adoption of fintech in complaint management in Malaysia's stratified residential area. The TAM consists of two basic concepts, which include perceived usefulness and perceived ease of use. In this paper, perceived usefulness is taking advantage of fintech to ensure that complaint management in Malaysia is done in a more efficient and, above all, accountable manner, while perceived ease of use relates to the ease of access of the platforms.

It seems, however, that UTAUT brings in another two: Social Influences, which tends towards the impact of local, peer, or professional opinions on one's managers regarding the adoption of FinTech, while the Facilitating Conditions include the supporting infrastructure, such as the adaptation of FinTech solutions to the accounting packages, the digital payment methods, as well as the manner in which the Personal Data Protection Act (PDPA) 2010 guidelines, the RMiT policy, influence the process.

The four forces facilitate adoption behaviours, and their effect is mediated by the specific character of fintech complaint handling platforms (including case registration, status tracking, image/video upload, and closure confirmation). Additionally, adoption behaviours are also influenced by benefits (greater transparency, fast problem resolution, data-informed insights, and regulatory preparedness) and drawbacks (incomplete system integration, low resident participation, regulatory concerns, and a lack of industry norms).

Overall, this encompassing model provides an effective lens through which the thoughts, calculations, and implementation of fintech-based complaint handling systems executed by property management can now clearly be comprehended. This model mingles concepts related to TAM and UTAUT with the actual realities of strata governance practices prevailing in Malaysia.

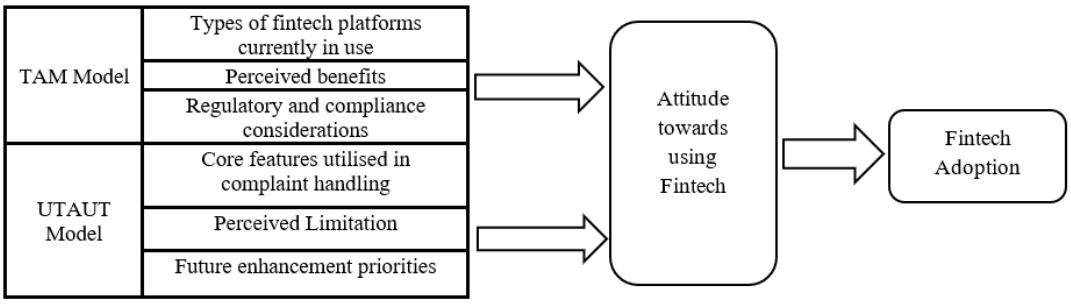

Figure 3: Conceptual framework

Methodology

In this research, a qualitative exploration design is employed to examine the application context of fintech in complaint management for residential strata units in Malaysia. The selection of the research design is expected to enrich perceptions and challenges faced by individuals in their real lives, allowing meaning to emerge from the interactions without imposing any pre-existing definitions (Creswell & Poth, 2018). In order to develop more interactive and reflective study data from joint exploration and collective meaning construction, Focus Group Discussions (FGDs) were selected [23,24].

Purposive sampling is employed to select property managers who are actively involved in complaint handling in Malaysian strata schemes. They are accessed through professional networks and direct invites to have mixed participants based on experience and geographical locations. Two FGDs were done involving six participants in line with recommended group sizes to facilitate discussion thereby getting a total of 12 participants [25].

Data gathering was done using a semi-structured discussion guide. The guide was formed by taking the literature review into consideration and the research aims. The topics explored in the guide include fintech platforms being used, benefits and disadvantages, regulatory aspects, and the priorities in the future. The FGDs consisted of two parts, and each took either 60 to 90 minutes. Trained moderators led the proceedings, assisted by a note-taker, who documented non-verbal communication.

The recordings were done confidentially Data saturation was observed during the analysis and deemed to be the point at which no new themes or content insights were identified within the discussions [26]. In the second part of the discussion, the conversations largely reinforced the same themes, indicating the achievement of thematic saturation. This is supported within qualitative research carried out among homogeneous expert participants, where the sample size is sufficiently small to deliver a comprehensive analysis [27].

Next, thematic analysis was conducted following Braun and Clarke's (2006) procedure, integrating a priori codes from the theory of TAM and UTAUT with emerging themes from the data. Cross-checks of the coding process were conducted among a number of researchers to provide consistency, and observation data contributed to the interpretation of the results [28]. This study satisfied the criteria for methodological rigour as mentioned by Lincoln and Guba (1985), emphasising the dimensions of credibility, transferability, dependability, and confirmability [29]. The participants' profile is summarized below in Table 1.

Respondent	Gender	Position	Experience
1	Female	Building Manager	9 years
2	Female	Building Manager	5 years
3	Male	Building Manager	10 years
4	Male	Valuation Officer	2years
5	Male	Asst Manager	4 years
6	Male	Building Executive	6 years
7	Female	Operation Manager	13 years
8	Male	Building Manager	5 years
9	Female	Complaint Administration Executive (Ministry of Housing & Local Government)	1.5 years
10	Female	Building Manager	10 years
11	Male	Valuation Officer	20 years
12	Male	Building Manager	10 years

Table 1: List of Respondents

Results and Discussion

This paper extracts insights from the discussion in the focus groups, relating them to a broader interpretative analysis. Following the rules of qualitative research, stories from professionals were enabled to shed light on their adoption and understanding of the use of fintech tools in dealing with complaints in the strata system in Malaysia, and it draws on TAM and UTAUT theories, but is done in a manner related to real-world professionals.

Adoption of Fintech in the handling of complaints within Strata
On the whole, the participants were of the view that digital platforms have assumed an ever more central role in handling complaints and service demands in residential strata schemes. The majority of property managers who were interviewed identified the use of specialised applications or in-house apps that enable the creation of case tickets in order to assign jobs and update residents on the status.

One participant summed this up as follows: “Nowadays, we rely on the app. Everything is recorded there, from the initial complaint to closing the case. It’s hard to manage properly without it now.” (PM, 10 years’ experience) But this adoption is not uniform; many managers continue to use one or two digital tools but still heavily rely on emails, phone calls, or manual records, especially in older developments. These hybrid practices tend to be tied to constraints related to residents rather than to managerial resistance: “In older schemes, many residents still prefer to call or drop by the office. Even with an app, they don’t always want to use it.” (PM, 13 years’ experience) This point reflects facilitating conditions and social influence in UTAUT, Venkatesh et al. 2003 [22].

While managers could find the fintech systems useful, for ongoing use to take place, the participation of residents is relevant as well as the readiness of the community as such. In this manner, the adoption of fintech for strata management turns out to be a collective process rather than a purely individual managerial decision, influenced by questions of who resides there and along shared practices.

Understanding Complaints and Service Requests

There were nuanced differences emerging between the themes of complaints and service requests, which led to variations in the use of digital platforms. Complaints tended to be more related to satisfaction, which highlighted how residents assessed the quality of the service, rather than purely technical issues.

This was explained well by one of the participants: “A complaint could be when residents are not content. This could be small, but should they ever feel that this has been overlooked, then it all becomes big.” (PM, 20 years’ experience.)

This approach reveals the importance of the affective and relationship side of complaint handling, which is the appreciation of fintech platforms for increased transparency and communication value. Based on the TAM approach, the perceived usefulness is significantly related to the role of the platform in relation to expectation management and trust cultivation.

However, the complaint behaviour also became spontaneous interruptions that demand an immediate solution: Residents do not complain about matters that are part of the normal daily flow of life, such as the failure to work properly of the elevator services or the water supply in the apartments. Based on such understanding, fintech solutions act as an operational mechanism that allows for an immediate response and complete

recording to satisfy the performance expectancy construct in the UTAUT model.

On the other hand, service requests are seen as routine and procedural. The subjects portrayed the distinction between requests and complaints by emphasising the predictable nature of services as follows:

"If somebody wants additional access cards or wants some wiring work done, that is a service request. That's not a complaint." (PM, 10 years of experience).

This is an indication of the managerial logic that is employed by the fintech platforms to ensure that they help in the administration of these routine activities. Usability and categorisation became central, thus driving effort expectancy and perceived ease of use as central fundamentals.

Platform Features: Usefulness and Underutilisation

Respondents consistently highlighted a set of core features across various systems, which included registering cases, categorising them, uploading photos, updating case statuses, and confirming closures. These features were viewed as essential for ensuring accountability and maintaining accurate records. One participant stated, "Photos with timestamps leave no room for later dispute; it's all there in black and white." (PM, 13 years of experience)

However, the discussions also revealed that more advanced functions, such as automatic prioritisation, performance commitments, and individual case numbers, were either absent or not consistently utilised in practice. One participant summarised this sentiment: "The system can do much, but in reality, we only use the basic features. There is no solid policy that compels us to use it more effectively." (PM, 20 years of experience)

The findings suggest that the adoption of fintech in strata management is primarily focused on achieving immediate, short-term operational goals rather than pursuing long-term optimisation. Overall, participants found the basic features quite useful; however, a lack of institutional support and standardisation hinders deeper engagement. This indicates weak facilitating conditions within the UTAUT framework. Table 1 presents the survey responses for each step in the complaint-handling process.

STEP	ACTIVITY	Apps 1	Apps 2	Apps 3	Apps 4	Apps 5	Apps 6	Apps 7
1	-Attach a photo if available	√	√	√	√	√	√	√
2	CASE NATURE Identify the subject matter of the case (categorisation)	√	√	√	√	√	√	√
3	CASE NO Generate a unique No for case identification	√					√	√
4	IDENTIFICATION OF CASE NATURE Either it's a complaint or a request	√	√			√	√	√
5	PRIORITY Indicator of the urgency of the case	√		√		√		
6	PERFORMANCE PLEDGE Based on the nature of cases							
7	ASSIGNING CASE / SOLUTION INFO	√		√	√	√		√
8	CONFIRMATION WORK DONE	√	√	√	√	√	√	√
9	INFORM COMPLAINANT Update status in apps	√	√	√	√	√	√	√
10	CLOSE CASE	√	√	√	√	√	√	√

Table 1: Apps Used in Handling Complaints and the Steps Involved

As illustrated in Table 1, most platforms consistently support basic functions such as case registration, categorisation, status updates, and closure confirmation. However, steps associated with strategic service management, such as automated prioritisation, performance pledges, and unique case identification, are inconsistently embedded or absent altogether. This pattern reinforces participants' accounts that fintech systems are primarily used as recording and monitoring tools rather than as fully integrated service management solutions.

Benefits, Constraints, and Regulatory Considerations

The participants generally agreed on the ability to increase transparency and faster response rates by using fintech platforms. Residents particularly benefited from being able to track the progress of the complaint, which they believed was an important part of preventing escalation: "If residents can see the status, they remain patient. Even when it's not solved, they know we are dealing with it." (PM, 8 years of experience)

Electronic files also enabled data-informed decision-making and ensured that regulatory workflows remained on schedule. There were also comments on the importance of maintaining auditable records when interacting with the Commissioner of Buildings or the management committees.

On the other hand, there were cautions about data protection and regulatory issues that slowed the adoption rate. Some

interviewees were concerned about data storage locations, the level of system security, and the PDPA's observance: "We always worry about the data's location. If there's a problem, the responsibility rests on our shoulders." (PM with 13 years' experience)

These fears introduce a degree of risk perception into the adoption process, reducing perceptions of usefulness and ease of use. In this context, being compliance-friendly is more than just ticking a compliance box—trust in fintech systems is heavily influenced by this key ingredient.

Preference for Incremental Enhancement

Rather than advocating for entirely new platforms, most participants preferred incremental improvements to existing systems. This preference reflects cost considerations, learning curves, and risk aversion: "It's better to improve what we already have. New systems mean new problems and more training." (PM, 20 years' experience). This pragmatic orientation suggests that fintech adoption in strata management is evolutionary rather than disruptive, shaped by professional accountability and resource constraints.

Integrated Interpretation and Theoretical Contribution

The data indicate that the adoption of fintech solutions for managing strata complaints is influenced by both socio-technical factors and the surrounding environment. The core constructs of the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), such as perceived usefulness, ease of use, supporting drivers for adoption, and peer influence, remain relevant. However, it is important to note that factors like fit, accountability, and professional liability are crucial in determining whether individuals are willing to adopt new technologies.

While consumer markets are generally open to embracing new technology based on the benefits it may offer, property managers have specific needs that play a significant role in their readiness to adopt fintech. These needs include the ability to provide auditable, transparent, and defensible records. Trust, traceability, and compliance are key elements that connect the usage of the system to the intention to use it, as reported by the participants. Additionally, Table 2 summarises the findings and illustrates their alignment with TAM and UTAUT.

Empirical Theme	Illustrative Participant Insight	Analytical Interpretation	Relevant TAM Constructs	Relevant UTAUT Constructs
Complaints as expressions of dissatisfaction	Complaints were described as residents' expressions of unhappiness rather than purely technical faults	Fintech platforms are valued for managing transparency, communication, and trust, extending perceived usefulness beyond operational efficiency	Perceived usefulness	Performance expectancy
Complaints as unplanned service disruptions	Complaints linked to lift failures, water disruptions, and urgent service breakdowns	Systems are adopted to enable rapid response and documentation, reinforcing operational usefulness in regulated service delivery	Perceived usefulness	Performance expectancy
Service requests as planned and procedural tasks	Service requests framed as routine, non-urgent technical work	Ease and clarity of platform use are critical for managing repetitive administrative processes	Perceived ease of use	Effort expectancy
Dominance of basic platform functionalities	Platforms are primarily used for logging, tracking, and closure confirmation	Adoption reflects functional compliance rather than strategic optimisation of digital capabilities	Perceived usefulness	Facilitating conditions
Underutilisation of advanced system features	Automated prioritisation and performance pledges are inconsistently used	Weak institutional enforcement and limited policy support constrain deeper system use	-	Facilitating conditions
Regulatory and accountability concerns	Managers expressed concern over auditability and PDPA compliance	Regulatory alignment and risk mitigation shape technology acceptance in professional settings	Perceived usefulness (extended)	Facilitating conditions
Preference for enhancement over replacement	Participants favoured improving existing systems rather than adopting new ones	Adoption is evolutionary and shaped by cost sensitivity, learning curves, and professional risk	Perceived usefulness	Facilitating conditions

Table 2: Analytical Mapping of Empirical Themes to TAM and UTAUT Constructs in Regulated Strata Property Management

Extension and Contextualisation of TAM and UTAUT in Regulated Strata Property Management

This paper applies the theories of the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) to the specialised environment of regulation and governance, specifically in the management of strata properties. It is recognised that these theories can provide insights into how individuals adopt technology in contexts with minimal regulation. However, their effectiveness may decrease once laws and regulations come into play.

Firstly, evidence shows that regulatory alignment is crucial in determining the perceived usefulness of fintech platforms from the perspective of managers. When assessing such platforms, factors such as speed, efficiency, and complaint management are important, but they are weighed against the platform's ability to provide auditable records, assist in compiling reports for government agencies, and ensure compliance with laws such as the Strata Management Act of 2013 and the Personal Data Protection Act of 2010. This highlights the significance of risk management in the evaluation of usefulness, as trust and risk are central drivers in the technology acceptance process [30].

Secondly, trust, transparency, and traceability emerge as key mediators between the use of fintech tools and the intention to adopt them. In consumer settings, adoption may hinge on convenience or social influence. In contrast, for property managers, adoption is closely linked to a system's ability to provide thorough documentation, minimise disputes, and foster professional accountability. This ties back to earlier research that attempted to integrate trust into the TAM framework, suggesting that increased transparency associated with these tools enhances their legitimacy ([31].

Thirdly, this research refines the concept of facilitating conditions from the UTAUT model, demonstrating that these conditions extend beyond mere technical support. Even with advanced functionalities, technology adoption can be hindered more by a lack of enforcement and standardised procedures than by individual resistance to technology. This supports the need to rethink facilitating conditions as a type of techno-social enabler and to clarify their conceptualisation as more than simply technical resources [22,32].

In conclusion, by examining fintech adoption at the organisational-professional boundary, this study moves beyond a sole focus on individual cognition in the TAM and UTAUT models. Instead, responsibility toward management committees, residents, and regulatory bodies emerges as a critical factor in adoption decisions. This aligns with the influence of professional norms and the quest for legitimacy in technology use within the tightly regulated service sector [33,34].

Overall, this research advances the TAM and UTAUT theories by incorporating technology acceptance within a governance and compliance-oriented context, recognising the need to adapt these models to fit the structured environment of strata property management [35-39].

Conclusion

This research focuses on the use of fintech services for complaint handling in residential strata properties in Malaysia. The findings indicate that the adoption of fintech technology is steadily increasing in strata management, particularly for straightforward tasks such as recording complaints, monitoring their status, and tracking resolutions. This technology is seen as enhancing compliance and efficiency.

However, the adoption rate of these services is inconsistent and hindered by several structural challenges, including low levels of system integration, varying resident capabilities and digital literacy, data protection requirements under the Personal Data Protection Act of 2010, and the lack of industry standards. These issues highlight that adopting fintech in the strata management industry involves more than just technology.

By integrating the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT), this study illustrates that perceived usefulness drives adoption, while enabling factors and social influences play a crucial role in ongoing usage. In terms of practical applications, the study advocates for improvements in system integration, active engagement with residents, and better data management. At the policy level, establishing minimum standards within the industry could promote inclusivity in fintech-driven complaint resolution.

In conclusion, this study adds to the existing literature on fintech adoption in property management within developing contexts and suggests that further research, including comparative studies, is needed to promote an inclusive digital evolution in strata living.

Generative AI statement

During the preparation of this paper, we employed AI tools, including ChatGPT 4.0, to improve the article's readability, and Grammarly to ensure grammatical accuracy. Following the use of these tools, we carefully reviewed and validated the final version of the manuscript. As the authors, we assume full responsibility for the content of the published work.

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