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RESEARCH ARTICLE

PERCEPTION, ADOPTION, AND PATTERN OF USAGE OF FINTECH SERVICES BY BANK CUSTOMERS: A STUDY OF PRAYAGRAJ DISTRICT IN UTTAR PRADESH

Dr. Keshav Shyam

Department of Commerce & Business Administration University of Allahabad.

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Abstract

With the advent of technology, banking and financial services have widened their scope. India achieved the FinTech adoption rate of 87 percent as against the global average of 64% mainly contributed by FinTech startups aiming for providing access to financial services even in the remotest areas. Realizing the potential of FinTech to contribute toward financial inclusion and stability, the Governments have taken requisite steps toward digital transformation and promote FinTech ventures. In order to meet the customers' needs, collaborative moves with FinTech firms have been initiated by financial institutions as well. The present research aims to analyse the relationship between different demographic profiles, the adoption of FinTech services, the perception, user pattern, and constraints faced by the customers in using FinTech services. The results based on survey of 175 respondents. The analysis of data reveal significant association between usage of FinTech services and different demographic profiles. However, the awareness and use of such services exist among the young generation. While the FinTech companies gained the popularity in payment space, it is observed that provides constraints for the growth of technology-based services among the sample respondents.

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Introduction:-

Financial Technology which is also popularly known as FinTech is an automation and up-gradation of the design and delivery of financial services over a period of time. It provides a variety of financial services at the fingertips of people, ranging from online payments, wealth management, insurance, crowd funding, trade financing, lending services and many more. It has eased the performance of banking services in various areas. Banking activities like deposits, transfers of the fund, and collections have also been eased by FinTech. With several initiatives of financial inclusion and movement toward presence-less, paper less, and cashless service delivery by the Indian government like Introduction of IndiaStack, Jan Dhan Yojana etc, India has seen a great usage of electronic payments and contactless banking services. India has witnessed a positive surge in usage of FinTech in the past year. In terms of convenience, expenses and security the FinTech has offered a lot to the customers as well as businesses. However, the FinTech industry is in a stage where it has a lot of challenges due to various reasons. These challenges persist with the consumers, public, retailers and FinTech organisations itself. There is a lot of scope to increase and retain the public acceptance of using the FinTech. The challenges that make the FinTech vulnerable at times is due to lack of infrastructural issues. There needs to be a balancing act between the benefits and risk that come along with using

Corresponding Author:- Dr. Keshav Shyam

Address:- Department of Commerce & Business Administration University of Allahabad.

the FinTech. There have been few studies which have empirically studied the patterns of adoption and diffusion of technology with respect to FinTech in India.

In line with the Digital India initiation of Government of India for promoting digital payments & moving towards cashless society, Government of Uttar Pradesh started working towards achieving the same. However, to achieve the desired results and less cash society, it is most important to monitor the progress of different modes of digital payment transactions. There have been loads of promotional drives and awareness campaigns by the government to boost the use of financial technology. It becomes pertinent to comprehend the current patterns and perception of the consumers to improve the FinTech ecosystem in future.

With the passage of time financial institutions have taken a digital route and a collaborative move with the FinTech firms to meet the customers' needs. The ICICI bank has 1 billion fund for FinTech partnerships and has also developed mobile applications for various segments of the customers, that is, iMobile (a banking app), iPal (an artificial intelligence powered chat box), iBiz (a mobile application for corporate and small and medium enterprises), and Mera iMobile (Hetankar, 2018). State Bank of India (SBI) has also developed apps to provide user-friendly services to its customers who include YonoLite and SBI's chat box SIA that is designed to handle queries.

Review of Literature:-

Merhi et al. (2021) in their research paper conducted a cross-national study to investigate the role of various demographics, such as age and gender, in mobile banking usage. The study's major goal was to observe the effect of age and gender on people's willingness to use mobile banking services. The study incorporated various elements such as trust, security, and privacy, as well as their impact on the two demographics of age and gender in terms of mobile banking usage. The data was analysed using partial least squares structural equation modelling as a statistical method.

Singh et. Al (2019) in their research article aimed to analyse the elements that promote FinTech adoption. The data was collected through random sampling procedure. The application of ANOVA, exploratory factor analysis, and multiple regression models were used for the analysis of collected data. The findings of the analysis reveal that there is no discernible variation in venture capital-backed funding across continents. The authors concluded that FinTech is also a lucrative path over the world, according to the findings.

Hyun Sun Ryu (2018) conducted a research study to comprehend the benefits and risk of FinTech adoption. The elements that have a positive and negative impact on adoption were investigated using a framework based on net valence theory and benefit-risk analysis. Mobile payments, mobile remittances, peer-to-peer lending, and crowdfunding are the FinTech services on which the survey was based. The proposed model and hypothesis were investigated using the partial least square approach. The data analysis indicated that perceived gain has a significant positive effect on frenzied service adoption intention, but perceived disadvantage has a considerable negative effect.

Mathur et al. (2018) in their research study aimed to comprehend the usability of FinTech mobile apps across various age groups, as well as a more specific investigation into the variables influencing the older population's adoption of FinTech mobile apps in India. The data was acquired using a quantitative survey of 531 respondents. In order to analyse the acceptance rate of the FinTech mobile app in India, a usability study was conducted utilising social media platforms (WhatsApp, Facebook, and LinkedIn) as well as physical forms. On the basis of the participant responses, a T-test was done.

Objectives:-

1. To analyze the adoption of FinTech services across different demographic profile.
2. To examine the perception and to analyze the pattern of usage of FinTech services by bank customers in the area of the study.
3. To ascertain the constraints faced by the customers while using various technology-based financial services.

Research Methodology:-

1. Nature of study: The research is empirical in nature based on primary data.

2. Area of study: The area of the study covers Prayagraj District of Uttar Pradesh. For the purpose of collecting the data, the customers of a private bank, that is, ICICI Bank, a public sector bank, that is, SBI and a Regional Rural Bank, that is Allahabad UP Gramin bank is, selected. The list of banks that has been selected for the study has been given in Table 1.

3. Data collection: The present study is based on surey method where data was collected through structure questionnaire. Supporting secondary data are also collected from various reports and journals.

4. Sample size: The sample size includes 175 respondents who are the customers of SBI, ICICI Bank, and Allahabad UP Gramin bank (Table 1).

5. Sampling technique: Method of Convenience sampling is being applied for data collection

6. Data analysis technique: Data is analyzed using percentage method, chi-square test, and weighted mean.

Table No1:- Profile of Sample Banks.

Name of Bank	Branches selected	No of respondents
SBI	4	82
ICICI	3	61
Allahabad UP Gramin Bank	2	32
Total		175

Table No 2:-

Demographic	Profile	
Demographic profile	Number of respondents	Percentage
Gender		
Male	114	65
Female	61	35
Age		
18-28	26	15
29-39	61	35
40-50	61	35
Above 50	27	15
Annual Income(Rs)		
Above 250000	51	29
250000-500000	37	21
500000-750000	40	23
750000-1000000	26	15
Above 1000000	21	12
Occupation		
Business	37	21
Agriculture	16	09
Government service	45	26
Private service	23	13
professional	44	25
student	10	6
Educational qualification		
Below metric	26	15
Metric	28	16
Graduate	60	34
Post graduate o	44	25
Professional	17	10

Source: Primary Data

From Table 2, it can be observed that the percentage of male and female respondents is 65 and 35% which is approximately same with the sex ratio of the Indian population as per Census 2011. With regard to the annual income of the respondents, it is seen that 29% of the respondents belong to the income group up to ₹ 500,000, followed by 23% respondents with annual income ranging from ₹ 500,000–₹ 750,000 and 12% respondents belong to

the income category above ₹ 750,000. It is also revealed from the table that most of the respondents are businessmen, private service holders, and housewives and the educational qualification of most of the respondents, that is, 34 percent is graduation.

Data Analysis and Interpretation

Generally, FinTech service usage is influenced by demographic characteristics. The present section aims to trace the relationship between demographic characteristics of sample respondents and adoption of FinTech services. For the first objective the following hypotheses have been formed.

H_A: There is no association between gender and adoption of FinTech services.

Table 3:- Gender and Adoption of FinTech Services.

Gender	Never	Rarely	sometime	Often	Frequent	Chi value	df	Pvalue
Male	19	16	14	42	23	15.67	4	0.000
Female	26	9	4	17	5			

Source: Primary Data

The above table reveals the association between gender and the adoption of FinTech services. The analysis of data indicates that 57.6% of male respondents regularly use FinTech services as compared with 36.3% of female respondents (Table 3). Hence, the adoption of FinTech services is found more among males. This is also justified by chi-square test where the calculated value is 15.67 while that tabulated value is 4.32 at 5% level of sig and 5% df and where $p < 0.05$, which shows that there is significant association between gender and the adoption of FinTech services; hence, the null hypothesis is rejected.

H_B: There is no association between age and adoption of FinTech services.

Table 4:- Age and Adoption of FinTech Services.

Age	Never	Rarely	sometime	Often	Frequent	Chi value	df	Pvalue
18-28	4	4	1	13	4	21.76	16	0.000
29-39	12	5	6	28	10			
40-50	22	10	7	16	6			
Above50	12	4	4	3	4			

Source: Primary Data

It is also found that 66.6% and 62.3% of the respondents belonging to the age group 18–28 years and 29–39 years repeatedly use FinTech services whereas only 34.4% of the respondents in the age category 40–50 years and 26.9% of the respondents in the age group above 50 years are regular users of FinTech services (Table 4). Thus, the use of technology-based financial services is mainly tilted toward the younger generation. It is also observed that the p value < 0.05 which is evident that there is association between age and the adoption of FinTech services; therefore, the null hypothesis is rejected at 0.05 level of significance and it can be said that the adoption of FinTech services is positively correlated with age.

H_C: There is no association between income and adoption of FinTech services

Table 5:- Income and Adoption of FinTech Services.

Annual Income	Never	Rarely	sometime	Often	Frequent	Chi value	df	Pvalue
Upto250000	30	0	3	6	2	88.19	16	0.000
250000-500000	7	4	3	20	3			
500000-750000	4	3	6	19	8			
750000-1000000	1	6	3	8	8			
Above1000000	0	0	5	6	10			

Source: Primary Data

While examining the relationship between income and adoption of FinTech services, a positive relation has been found, and it is observed that the p value < 0.05 (see Table 5) resulted in the rejection of null hypothesis and shed light that there is association between the income of the respondents and the adoption of technology-based financial services. Thus, the adoption of FinTech services depends on the income of the customers. It is also observed that 68.44 percent of the respondents belonging to the income group ₹ 500,001–₹ 750,000 are frequent users of FinTech

services whereas 15.9 percent of the respondents in the income group up to ₹ 250,000 are regular users of technology-based financial services which mainly include students and customers with private service (Table 5).

Table 6:- Educational Qualification and Adoption of FinTech Services

H_D: There is no association between educational qualification and adoption of FinTech services

Educational qualification	Never	Rarely	sometime	Often	Frequent	Chi value	df	Pvalue
Below metric	12	6	2	5	26	79.17	16	0.000
Metric	10	4	4	7	28			
Graduate	8	11	4	25	60			
Post graduate	4	1	4	22	44			
Professional	17	0	0	0	17			

Source: Primary Data

There is also a positive relation observed between educational qualification and adoption of FinTech services. It is also observed that 21.2% respondents with educational qualification below or till 10th standard, 38.9 percent respondents with qualification up to Metric, 60.7 percent of graduates, and 79% postgraduates are regular users of FinTech services, and it is also found from the survey that the respondents who do not have any formal education have never used FinTech services (Table 6). While trying to test the hypothesis to determine the association between education and adoption of FinTech services, it is found that p value is less than 0.05 (Table 6) which resulted in the rejection of null hypothesis and shows that the use of FinTech services depends on consumer education. Vally and Divya (2018) in their paper stated that more educated people are expected to have positive attitude toward adoption of innovation. From the analysis, it can be seen that the usage of FinTech services is more among graduates and postgraduates.

Table 7:- Occupation and Adoption of FinTech Services.

H_E: There is no association between occupation and adoption of FinTech services

Occupation	Never	Rarely	sometime	Often	Frequent	Chi value	df	Pvalue
Business	1	2	6	19	9	118.9	20	0.000
Agriculture	36	9	0	0	0			
Govt service	4	6	3	7	3			
Private service	3	2	1	8	2			
Professional	0	0	9	15	20			
Student	2	3	1	3	1			

Source: Primary Data

It is also evident from the chi-square test where $p < 0.05$ that there is association between occupation and the adoption of FinTech services. Hence, the null hypothesis is rejected at 0.05 level of significance

Table 8:- Showing the Purpose for the Use of Banking Cards.

Purpose	No of Respondents	%
To Withdraw Cash From ATM	175	100
To Make Payment At POS	119	68
Online Purchase From E Commerce Companies	119	68
To Pay Household Expenses	26	15
To Withdraw Monet At BC Centers	9	5
To Make Payments In Malls /Hotels	119	68
Online Purchase Of Railway/Flight Tickets	119	68

Source: Primary Data

Purposes for the Use of Debit/Credit Cards

The above table reveals that all the respondents use banking cards to withdraw money from ATMs. However, 68%(Table 8) respondents also use banking cards to make payment at Point of Sale (PoS), to make purchases from e-commerce companies, to make payment at malls/ restaurants, and also to make online purchase of flight, railway, and bus tickets. This can be apparently seen that the use of digital payments in the area of the study is increasingly supplanting cash payments.

It is also observed that 15% (Table 8) the respondents belonging to marginalized section uses banking cards to withdraw cash for household expenses. The wider growth of technological innovations and mobile penetration contributes to a transformation in the payment ecosystem, and adequate knowledge and preparedness for these changes both by the urban and rural people are imperative to reap the benefits of seamless payments.

Perception About Technology-based Financial Services

Table 9:- Showing the Perception of the Respondents Towards Various Technology-based Financial Services.

Particulars	SA	A	N	DA	SDA
They are convenient	82(47)	70(40)	23(13)		
The APPS are user friendly	121(69)	30(7)	24(14)		
Service provided is fast and quick	164(94)	11(6)			
The APPS provide a spending analysis	79(45)	96(55)			
APPS provide incentive & Rewards	42(24)	98(56)		35(20)	
APPS are insecure	4(2)	36(21)		135(77)	
Lack on internet connectivity creates hindrances'	30(17)	30(17)	12(7)	75(43)	28(16)
Cost of financial services is reduced	95(54)	80(46)			
O need to carry cash	128(73)	47(27)			
Convenient to educated people	35(20)	21(12)		84(48)	35(38)
Use of APPS is complicated		30(17)	7(4)	61(35)	77(44)
Apps are used for large withdrawal		12(7)	35(38)	123(55)	

Source: Primary Data

It can be observed from the table that majority of the respondents, (Table 9) perceive that the technology-based financial services are convenient and user friendly, provide fast and quick services, provide a spending analysis, reduce cost of financial services, and reduce the burden of handling cash.. In addition, 86 percent of the respondents did not support the fact that the apps are convenient for educated only whereas only 14% of the respondents perceive that the technology-based services are suitable for educated which includes the respondents belonging to the age group above 50 years (Table 8). Out of 23 percent respondents who perceive that the technology-based financial services are insecure, most of them belong to the age category 40–50 years and above 50 years (Table 8). However, it is also observed that 56 percent of respondents belonging to the age group above 50 years perceive that the apps are insecure as compared with 3.8 and 31 percent respondents belonging to the age group 29–39 years and 40–50 years (Table 8). Thus, it can be understood that when it comes to generational preferences millennials or generation Y and generation Z mostly use and trust technology-based financial services. The millennials look for new digital products that are pertinent to their day-to-day lives (Mcanley & Weiner, 2015).

Awareness and User Pattern of Bank Customers Regarding Various Technology-based Financial Services

Table10:- Showing the Awareness of the Respondents Regarding Various Technology-based Financial Services.

Services	Aware	Unaware
Paytm	79(139)	21(36)
Mobiwik	45(79)	55(96)
Google pay	63(110)	37(65)
Phonepay	48(84)	52(91)
52Free harge	42(74)	58(101)
ICICI pocket	33(58)	67(117)
UPI	63(110)	37(65)
Policy Bazar	24(42)	76(133)
Capital Float	7(12)	93(163)
Lending Kart	2(4)	98(171)
Neo Growth	1(2)	99(173)
Rev Fine	0	100(175)
Net Bankingg	77(135)	23(40)
I Mobile App	42(74)	58(101)
Yono APP	42(74)	58(101)

Axis Mobile	37(65)	63(110)
HDFC bank Mobile Fino B pay	40(70)	60(105)
RBL Mobile bank	1(2)	99(173)

Source: Primary Data .

Table 11:- Showing the Usage of Various Technology-based Financial Services.

Services	Aware	Unaware
Paytm	66(115)	34(60)
Mobiwik	6(159)	94(16)
Google pay	45(79)	55(96)
Phonepay	16(28)	84(147)
Free harge	12(21)	88(154)
ICICI pocket	79(12)	93(163)
UPI	46(80)	54(95)
Policy Bazar	7(12)	93(163)
Capital Float	0	100(175)
Lending Kart	0	100(175)
Neo Growth	0	100(175)
Rev Fine	0	100(175)
Net Banking	44(77)	56(98)
I Mobile App	21(37)	79(138)
Yono APP	27(47)	73(128)
Axis Mobile	1(2)	99(173)
HDFC bank Mobile	0	100(175)
Fino B pay	0	100(175)

Source: Primary Data

While determining the usage and awareness of various technology-based financial services among the bank customers, it is seen that most of the respondents, that is, 79 percent are aware about Paytm, 63% about Google Pay and UPI, and 77% about net banking. It can also be observed from **Table** that the awareness about Policybazaar (24%), Capital Float (7%), LendingKart (2%), NeoGrowth (1%),.. In mobile banking space, the awareness about iMobile app of ICICI bank (42%), Yono app of SBI (42%), and Axis (37%) and HDFC mobile banking (40%) is satisfactory whereas the awareness about FinoBpay (1%), and AGB mobile banking (20%) is low (**Table10**) Thus, the awareness about mobile remittance and mobile payment app is high as compared with FinTech services working in the lending space. FinTech players are reshaping the way small businesses can access finance and help in improving financial inclusion by bridging the colossal gap in the demand and supply of SME loans, but in order to avail the benefits proper knowledge about such services is of utmost importance. In addition, while discussing about the use of different technology-based financial services it is observed that a large number of respondents, that is, 66% Paytm, 45% use Google Pay, and the usage of mobile wallets such as MobiKwik (6%), PhonePe (16%), FreeCharge (12%) is very low. The usage of net banking among the respondents is satisfactory, that is, 44 percent but the use of other FinTech services such as Policybazaar (7%), is also very low . Thus, from the analysis it is found that the awareness and the usage of mobile wallets, that is, Paytm and Google Pay, are high in the area of the study while the awareness and use of other wallets such as FreeCharge, PhonePe, MobiKwik, and the FinTech services in the lending space such as Capital Float, LendingKart, and RevFin is very low.

Constraints Faced by Bank Customers in Using Various Technology-based Financial Services

In order to find out the variables that has the highest difficulty ratings, weighted scores of Likert scales have been calculated. The ranges to measure the constraints are grouped based on scales developed by Brown (2010). The statement-wise weighted score for difficulty level is calculated using the following formula:

$$[N(SD)*(1)+N(D)*(2)+N(U)*3+ N(A)*(4)+N(SA)*(5)]/N(R)$$

where N(SD) = No. of respondents selecting strongly disagree(SD); N(D) = No. of respondents selecting disagree(D); N(U) = No. of respondents selecting undecided(U); N(A) = No. of respondents selecting agree(A); N(SA) = No. of respondents selecting strongly agree(SA); N(R) = Total number of respondents(R) (Koustoulas, 2013).

Table 9. Constraints Faced by the Bank Customers in Using Various Technology-based Financial Services

Table 12:- Weighted Average Score.

Statements	Maximum Frequency(%)	Weighted average (%)
High services charges	Disagree (86)	1.91
Absence of net connectivity	Disagree (37)	2.34
Poor speed of internet	Disagree (38)	2.32
Lack of technical knowhow	Agree (41)	3.43
Transaction failure	Agree (41)	2.58
Problem in the server	Agree (36)	3.53
Problem of hacking	Disagree (34)	2.25
Low security (receiving fraud calls, messages)	Agree (41)	3.42
Documentation and formalities	Strongly Disagree (74)	1.26

Source: Primary Data

From the means of equal difference given above and ranging from 3.41 to 4.20, it is seen that the points of highest difficulties faced are lack of technical knowhow while using the technology-based financial services, problem in the server, and low security such as receiving fraud calls and messages. In this context, adequate awareness while using the FinTech services such as not to type the password more than twice if the transaction is not being processed at a time should be given to the users as this will save them from the web of hackers. Also appropriate system should be put into place which will mitigate the problem in the server and eventually improve usage. In addition, with the progression in technology the issue of cyber security is also growing which creates threats in the minds of the customers and they resort to traditional methods of transactions. Although cyber security rules exist in our country, they are still under development; thus the service providers should be wary about the cyber vulnerability so that they do not harm their future prospect.

Findings

The FinTech services are perceived to be convenient, user friendly, spending analyzer, and quick. FinTech reduces cost of transactions and the risk of handling cash. Older generation respondents (age group 50 years and above) perceived that the use of such services is complicated; also the respondents belonging to this age category believe that the FinTech services are unsecured. In addition, 29.8% of the respondents with educational qualification below or till Metric find that the technology-based financial services are complicated as compared with 2.4% and 8.2% of postgraduates and graduates. It is observed from the study that the older generation has a misconception toward the FinTech services which is the principal reason for lack of trust and use of FinTech services. Another important factor which hinders the adoption of such services is lack of education.

Gender gap is observed in the use of FinTech services which is biased among males. It is found that 43.1% females have never used FinTech services against 16.8% males (Table 3); also so far frequency of usage is concerned and similar trend is observed. In addition, businessmen, professionals, and service holders are regular users of FinTech services as compared with agriculturists and housewives. While considering the age of the respondents, the adoption of such services is found more among the respondents belonging to up to 39 years of age, average among the respondents belonging to the age group 40–50 years, and low among the respondents belonging to the age category above 51 years. Thus, it is the natural association with technology and gadgets among the youth which prompts them to use FinTech services.

The use of digital payments in the area of the study is increasingly replacing the traditional modes of payment. However, it is also observed that the respondents belonging to the marginalized sections use debit cards only to withdraw money from Business Correspondents' outlet and cash is still influencing the payment of fees both in government and private schools in the area of the study.

The major problems faced by the respondents while using FinTech services are in areas like server, lack of technical knowhow, security issues and messages. Regular monitoring of transactions can reduce the cyber vulnerability and also adequate systems should be put in place to reduce server problem.

It is also observed that psychological barrier, lack of confidence in the system, and inhibition in virtual transactions among the less educated and also the respondents belonging to older generation have an impact on the adoption of FinTech services.

Suggestions:-

The use of FinTech services is found more among the younger generation, thus new space should be provided to them to promote better and efficient use of such services. The awareness and use of FinTech services is very low among the bank customers belonging to older generation, housewives, and agriculturists and the reason for low use is unawareness and misconception. Thus, steps should be taken to improve the awareness and discern the customers that such services are dependable because there is no choice and the adoption of technology is inevitable.

Banks along with the major FinTech firms, local nongovernmental organizations (NGOs), and microfinance institutions (MFIs) should try to conduct literacy program to educate people regarding the benefits of using technology-based financial services, conduct investor education camp, and also reduce the misconception among the customers regarding the FinTech services.

In addition, financial literacy kiosks may be set up at different places under the jurisdiction of bank branches and alongside the Automated Teller Machines with user-friendly software in vernacular languages, volunteers may be engaged in the local area to help the people navigating the kiosks.

Conclusion:-

Due to the smartphone penetration and outpouring of technological innovations, the bank customers have exposed to various FinTech services. The traditional cash-driven economy is now moving toward cashless and paperless mode of transactions. Consistent with the research results of Carlin, Olafsson, and Pagel (2017), it is found that the benefits of FinTech service is enjoyed more by the younger generation. Hence, it will be salient to improve awareness so that there is acceleration in the usage of FinTech services as it will reduce the cost of financial services and help in providing access even in the remote areas of the country. The usage of the services offered by the FinTech firms will rise only when the awareness level improves and it is pivotal for the lending-based FinTech companies to expand their services in the state of Uttar Pradesh because although the payment-based financial services are used by substantial number of customers the lending and insurance-based FinTech services are not experiencing significant extension in the area of the study. It is also consistent with the results of Hu, Ding, Li, Chen, and Yang (2019) that the users' attitude toward FinTech services depends on their trust regarding such services. Consequently, the security should be strengthened so that the users have positive attitudes toward using such services and the users should also be careful while using the FinTech services in order to safeguard themselves from cyber threats. In summary, proper knowledge, government support, proper grievance mechanism can create positive attitude toward adoption of technology-based financial services. FinTech will ensure financial inclusion that will result in bringing the unbanked to the banking sector. This will make the formal financial system robust and will help to channelize the resources untapped so far toward the economic growth of the country.

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