

Redefining Fintech's Impact on Digital Native Generation

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Abstract: *As information technologies continue to evolve, the gap between those who were born before (digital immigrants) and after (digital natives) the technology revolution continues to widen. Building on the technology acceptance model, we examine the determinants and influences on attitudes towards using FinTech services and analyze differences in attitudes between the two categories of consumers. The results show the relevance of digital literacy, financial literacy, perceived ease of use and the personal habits of consumers in prompting a positive attitude towards the use of FinTech services. Digital natives have stronger personal habits oriented towards information systems; they rate their own levels of digital literacy higher and also perceive ease of use in FinTech. Digital immigrants rate their levels of financial literacy higher. The research highlights the relevance of improving the financial literacy of digital natives and the digital literacy of digital immigrants. Moreover, it is important to investigate further measures that would increase the perceived ease of use of FinTech by digital immigrants. The emergence of fintech has revolutionized the landscape of finance, presenting unprecedented opportunities and challenges for the digital native generation. This abstract explores the transformative influence of fintech on the financial behaviors, preferences, and expectations of digital natives, who have grown up in an era defined by technological innovation and digital connectivity.*

Keywords: FinTech services.