

Customer Perception towards Fintech Investment App

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Abstract: *This study explores customer perception towards fintech investment apps, which have emerged as transformative tools in the modern financial ecosystem. By leveraging technology such as AI, blockchain, and mobile platforms, these apps provide affordable, user-friendly investment solutions, appealing primarily to millennials and Gen Z users. The research aims to analyze key factors influencing perception—usability, trust, cost, and satisfaction—while considering demographic variables such as age, income, and education. A quantitative approach was adopted using structured surveys targeting 90 urban and suburban fintech app users. Data analysis revealed that most users value security features like two-factor authentication and app reliability, while also responding positively to features such as educational content, fast navigation, and low fees. However, transparency in fees and privacy policies were less prioritized by users. The study also highlighted the role of peer influence, app reputation, and user reviews in shaping customer attitudes. Findings underscore the importance of user-centric design, trust-building measures, and educational support to enhance adoption and satisfaction. This research offers practical recommendations for fintech developers and financial institutions seeking to improve digital investment platforms and expand financial inclusion in a competitive, tech-driven market..*

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