

# A Study on Awareness and Adoption of Digital Investment Platforms Among Individuals

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**Abstract:** *The rapid advancement of financial technology has significantly changed the way individuals invest and manage their finances. Digital investment platforms such as mobile applications and web-based portals have made investment opportunities more accessible, convenient, and cost-effective for a wide range of users. These platforms enable individuals to invest in financial instruments such as stocks, mutual funds, exchange-traded funds, bonds, and digital gold with ease and flexibility. Despite their growing popularity, the level of awareness and actual adoption of these platforms varies among individuals due to differences in financial literacy, digital confidence, trust, income, and perceived risk. This study aims to examine the awareness and adoption of digital investment platforms among individuals and to identify the factors that influence their usage. The research focuses on understanding the level of awareness, usage patterns, perceived benefits, and barriers associated with digital investment platforms. Primary data is collected through a structured questionnaire from respondents belonging to different age groups, educational backgrounds, occupations, and income levels. The collected data is analyzed using percentage analysis, charts, and suitable statistical tools to interpret the findings. The study reveals that a significant number of individuals are aware of digital investment platforms, but not all of them actively use these services for investment purposes. Younger and more educated respondents tend to show higher levels of adoption compared to others. Convenience, low transaction costs, ease of access, and paperless processes are found to be major factors encouraging adoption. On the other hand, concerns related to security, trust, lack of financial knowledge, and fear of investment loss continue to act as barriers.*

**Keywords:** Digital Investment Platforms, FinTech, Awareness, Adoption, Individual Investors, Financial Literacy, Digital Finance, Online Investing, Investment Behavior, Investor Awareness

## I. INTRODUCTION

In the modern era, technology has become an important part of everyday life, influencing the way people communicate, shop, learn, and manage their finances. One of the major changes seen in recent years is the growth of digital financial services, especially in the field of investment. Earlier, investing money in shares, mutual funds, bonds, or other financial instruments often required the help of brokers, financial advisors, or physical visits to banks and financial institutions. Today, with the development of digital investment platforms, individuals can invest their money anytime and from anywhere using smartphones, laptops, or other internet-enabled devices. Digital investment platforms are online applications or websites that allow users to buy, sell, monitor, and manage their investments easily. These platforms have simplified the investment process by offering features such as online account opening, paperless documentation, real-time market updates, low-cost transactions, easy fund transfers, and portfolio tracking. As a result, investing has become more accessible not only to experienced investors but also to beginners who wish to enter the financial market.

The increasing use of smartphones, internet connectivity, digital payment systems, and financial technology has played a major role in the expansion of these platforms. In India, the rise of fintech companies and the growing interest of



young individuals in personal finance have further contributed to this trend. Platforms such as Groww, Zerodha, Upstox, Angel One, and Paytm Money have gained popularity by making investment options simpler and more user-friendly. These platforms have also helped create awareness about financial planning and wealth creation among the general public.

However, even though digital investment platforms are becoming popular, their awareness and adoption are not the same among all individuals. Some people are fully aware of these platforms and use them regularly, while others may know about them but hesitate to adopt them. This hesitation may arise due to lack of financial knowledge, fear of investment loss, concerns regarding online security, lack of trust, or difficulty in understanding how these platforms work. In many cases, awareness does not automatically lead to usage, and therefore it becomes important to study both awareness and adoption together.

Understanding the awareness and adoption of digital investment platforms is important because these platforms have the potential to increase financial inclusion and encourage more individuals to participate in investment activities. If more people become comfortable with digital investing, it can support better financial planning, disciplined saving, and long-term wealth creation. At the same time, identifying the reasons why some individuals avoid these platforms can help service providers, financial institutions, and policymakers improve their strategies and create more investor-friendly systems.

This study focuses on analyzing how far individuals are aware of digital investment platforms and to what extent they are adopting them for their financial activities. It also attempts to identify the factors that encourage or discourage their use. By examining the opinions, preferences, and behavior of individuals, the study aims to provide a clear understanding of the growing role of digital platforms in the investment landscape.

## **II. PROBLEM STATEMENT**

The growth of digital technology has brought significant changes in the financial sector, particularly in the way individuals invest their money. Digital investment platforms have made it possible for people to access financial markets conveniently through mobile applications and online portals. These platforms offer a range of investment opportunities such as stocks, mutual funds, bonds, exchange-traded funds, and other financial products with greater ease, lower costs, and faster transactions. Despite these advantages, the level of awareness and adoption of digital investment platforms among individuals is not uniform.

A large number of individuals are still hesitant to use digital investment platforms due to various reasons such as lack of awareness, limited financial literacy, concerns about online security, fear of financial loss, lack of trust, and difficulty in understanding digital investment processes. In some cases, individuals may be aware of the existence of such platforms but may not actively adopt them for actual investment purposes. This creates a gap between awareness and usage.

In a developing digital economy, understanding this gap is important because digital investment platforms have the potential to promote financial inclusion, increase retail investor participation, and support better financial decision-making. If the barriers to adoption are not properly identified and addressed, a large section of the population may remain excluded from the benefits of digital investing.

Therefore, the problem of the study is to examine the level of awareness and adoption of digital investment platforms among individuals and to identify the major factors that influence their acceptance or non-acceptance. The study also seeks to understand the challenges and concerns that prevent individuals from using these platforms effectively.

## **III. OBJECTIVE**

- To study the level of awareness of digital investment platforms among individuals.
- To examine the extent of adoption and usage of digital investment platforms by individuals.
- To identify the factors influencing individuals to use digital investment platforms.
- To analyze the challenges and barriers faced by individuals in adopting digital investment platforms.



- To suggest measures for improving awareness and adoption of digital investment platforms among individuals.

#### **IV. LITERATURE SURVEY**

##### **1. Davis (1989) – Technology Acceptance Model (TAM)**

Fred Davis introduced the Technology Acceptance Model (TAM) to explain how individuals accept and use new technologies. According to this model, two important factors influence adoption: perceived usefulness and perceived ease of use. Perceived usefulness refers to the extent to which a person believes that using a technology will improve performance, while perceived ease of use relates to how simple and effortless the technology appears to be.

In the context of digital investment platforms, this model is highly relevant because users are more likely to adopt such platforms if they feel that these apps make investing easier, faster, and more convenient. Features like quick account opening, paperless transactions, easy fund transfers, and simple portfolio tracking can positively influence user perception.

This study is important because it provides a strong theoretical base for understanding why individuals choose to adopt or avoid digital financial technologies. It highlights that if digital investment platforms are perceived as useful and user-friendly, their adoption is likely to increase. TAM remains one of the most widely used frameworks in studies related to fintech, mobile banking, and digital financial services.

##### **2. Venkatesh et al. (2003) – Unified Theory of Acceptance and Use of Technology (UTAUT)**

Venkatesh and his co-authors developed the Unified Theory of Acceptance and Use of Technology (UTAUT) to provide a broader explanation of technology adoption behavior. The model identified four major determinants of adoption: performance expectancy, effort expectancy, social influence, and facilitating conditions. These factors together explain why individuals are willing or unwilling to use a particular technology.

In relation to digital investment platforms, performance expectancy can be understood as the belief that such platforms help individuals manage investments more efficiently. Effort expectancy refers to the ease of operating these apps or websites. Social influence plays a role when friends, family members, financial influencers, or colleagues encourage individuals to start investing digitally. Facilitating conditions include access to smartphones, internet connectivity, banking services, and technical support.

This model is valuable for the present study because adoption of digital investment platforms is not influenced by technology features alone, but also by the surrounding environment and social factors. UTAUT helps in understanding that awareness may lead to adoption only when users also feel supported, capable, and socially encouraged to use such platforms.

##### **3. Utami, Ekaputra, and Japutra (2021) – Systematic Review on FinTech Product Adoption**

Utami and co-authors conducted a systematic literature review on the adoption of FinTech products and examined the major factors that influence consumer acceptance of digital financial services. Their review showed that while fintech services have made financial products more accessible, adoption is often affected by concerns related to risk, trust, security, usefulness, and customer perception.

The study pointed out that even though fintech products offer convenience and speed, many consumers remain cautious because financial decisions involve money, personal information, and uncertainty. The researchers emphasized that trust in the platform and confidence in the technology are essential for wider user acceptance.

This study is highly relevant to digital investment platforms because such platforms are a major part of the fintech ecosystem. It supports the idea that awareness alone is not enough; users must also feel secure and confident before they are willing to adopt digital investment tools. The study contributes to the present research by reinforcing the importance of trust and perceived reliability in influencing individual adoption behavior.



#### **4. Prajapati, Singh, and Paul (2022) – Adoption of Digital Financial Transactions**

Prajapati and co-authors reviewed the literature on the adoption of digital financial transactions and identified several factors that shape user behavior in digital financial environments. Their study found that perceived usefulness, ease of use, compatibility, trust, security, effort expectancy, and performance expectancy are among the strongest drivers of adoption. At the same time, they also identified barriers such as fear of fraud, privacy concerns, and lack of confidence in digital systems.

The study is useful in understanding digital investment platforms because investing through an online platform is a form of digital financial behavior that requires both technological confidence and financial trust. Users are more likely to adopt such platforms when they feel that the service fits their lifestyle, aligns with their needs, and appears safe to use.

This literature is important for the current study because it broadens the perspective from simple app usage to overall digital financial behavior. It confirms that the adoption of digital investment platforms depends not only on awareness but also on the user's comfort level with handling money digitally.

#### **5. Lee and Shin (2021) – Perceived Value and Risk in FinTech Platform Adoption**

Lee and Shin examined the role of perceived value and perceived risk in influencing individuals' intention to adopt fintech platforms. Their research suggested that users evaluate both the benefits and possible risks before deciding whether to use a digital financial service. Perceived value includes convenience, speed, cost savings, and better control over financial decisions, while perceived risk includes concerns about fraud, privacy, financial loss, and misuse of personal information.

In the context of digital investment platforms, this balance between value and risk is highly significant. Individuals may be attracted to the convenience and flexibility of investing through mobile apps, but they may still hesitate if they are uncertain about the safety or reliability of the platform.

This study is important because it shows that adoption is often the result of a mental comparison between expected benefits and possible threats. It supports the present study by highlighting that awareness may be high, but actual adoption depends on whether individuals feel that the benefits outweigh the risks.

#### **6. Sharma, Sharma, and Dhingra (2024) – Understanding FinTech Adoption and Challenges**

Sharma and co-authors conducted a cluster-based systematic literature review to understand the broader patterns of fintech adoption and the challenges faced by consumers. Their study found that the fintech market is growing rapidly, but adoption still varies widely due to differences in digital literacy, trust, awareness, regulatory understanding, and user experience.

The authors emphasized that while many users appreciate the convenience of digital financial services, a large section of the population remains outside the system because of insufficient awareness and hesitation toward digital platforms. They also observed that customer experience, simplicity of design, and education play a major role in improving adoption levels.

This study is directly relevant to the current research because digital investment platforms are one of the most visible forms of fintech adoption. The findings support the idea that successful adoption depends not only on the availability of technology but also on how confidently and comfortably individuals can interact with it. The study helps frame awareness and adoption as connected but distinct concepts.

### **V. PROPOSED SYSTEM**

#### **1. Digital Investment Awareness Assessment System**

The proposed system begins with identifying the level of awareness individuals have regarding digital investment platforms. A structured questionnaire can be used to understand whether respondents are familiar with online investment applications, websites, and digital financial tools. This step helps in measuring how much people know



about available platforms, investment options, and digital investment services. The awareness assessment should also focus on the sources through which individuals gain information, such as social media, advertisements, peer groups, educational content, or financial institutions. By studying these awareness channels, the system can determine how information reaches potential users and which methods are more effective in promoting digital investing among individuals.

## **2. User Adoption and Usage Tracking System**

The second part of the proposed system focuses on identifying the actual adoption and usage behavior of individuals. It examines whether respondents only know about digital investment platforms or actively use them for investment purposes. This includes understanding the types of platforms used, the frequency of use, and the preferred investment products such as stocks, mutual funds, SIPs, ETFs, or digital gold.

Tracking user adoption is important because awareness does not always lead to practical usage. Some individuals may have sufficient knowledge but still avoid adoption due to hesitation or lack of confidence. This system helps in identifying the gap between awareness and actual usage, which is central to the present study.

## **3. Factor Analysis System for Adoption Decision**

The proposed system also includes an analysis of the major factors that influence individuals to adopt digital investment platforms. These factors may include convenience, low transaction cost, ease of access, simple interface, speed of transactions, and availability of educational resources. Understanding these positive motivators helps explain why certain individuals are more likely to use digital platforms than others.

In addition to encouraging factors, the system should also assess how demographic variables such as age, education, occupation, and income affect adoption behavior. This helps in identifying whether digital investment platforms are more popular among specific groups and allows the study to present a clearer picture of user behavior patterns.

## **4. Barrier and Risk Identification System**

Another important component of the proposed system is identifying the challenges and barriers that prevent individuals from adopting digital investment platforms. These barriers may include lack of financial literacy, fear of losing money, lack of trust in online systems, cybersecurity concerns, difficulty in understanding the platform, or preference for traditional investment methods.

This system is useful in highlighting the practical issues faced by both users and non-users. By identifying these concerns, the study can better explain why adoption remains low among some individuals despite the growing popularity of digital financial services. This section also helps in understanding the psychological and technological obstacles involved in digital investing.

## **5. Perception and Satisfaction Evaluation System**

The proposed system further includes evaluating the perception and satisfaction level of individuals who are already using digital investment platforms. This involves studying how users feel about the overall experience, including ease of use, reliability, trust, convenience, speed, customer support, and transparency of transactions.

Measuring user perception is important because a positive experience often leads to continued usage and recommendations to others. On the other hand, dissatisfaction may discourage future use or create negative word-of-mouth. This system helps assess whether current digital investment platforms are meeting user expectations and supporting long-term engagement.

## **6. Improvement and Awareness Enhancement System**

The final part of the proposed system focuses on developing practical suggestions to improve awareness and adoption of digital investment platforms. Based on the findings of the study, recommendations can be made to platform providers, financial institutions, and policymakers regarding investor education, simplified app design, trust-building measures, and awareness campaigns.

This system aims to bridge the gap between technology and users by encouraging more inclusive and user-friendly investment practices. It ensures that digital investment platforms are not only technologically advanced but also



accessible, understandable, and trustworthy for a wider section of individuals. In this way, the proposed system supports both increased financial participation and better investment decision-making.

## **VI. RESEARCH METHODOLOGY**

### **1. Research Design**

The present study adopts a descriptive research design, as it aims to examine and describe the level of awareness and adoption of digital investment platforms among individuals. Descriptive research is suitable for this study because it focuses on understanding the existing behavior, opinions, and preferences of individuals regarding the use of digital investment platforms without altering or controlling any variables.

This research design helps in identifying important aspects such as awareness level, usage behavior, trust, convenience, perceived risk, and financial understanding related to digital investment platforms. It also enables the researcher to study how these factors influence individuals in adopting or avoiding such platforms. By using this approach, the study provides a clear and organized understanding of current investment behavior in the digital environment.

### **2. Sources of Data**

The study is based on both primary and secondary data sources to ensure accuracy and reliability in the research findings. Primary data is collected directly from individuals through a structured questionnaire, which includes questions related to awareness, usage, trust, convenience, security concerns, and investment preferences. This data provides first-hand information about the views and experiences of respondents regarding digital investment platforms. Secondary data is collected from sources such as books, research journals, websites, financial reports, published articles, and previous studies related to fintech, online investment, and digital financial services. These sources help in understanding the theoretical background, past findings, and current trends related to digital investment platforms. The use of both primary and secondary data makes the study more meaningful and dependable.

### **3. Sampling Technique**

The study uses a convenience sampling method, where respondents are selected based on their accessibility and willingness to participate in the survey. This method is practical and suitable for the present study, especially when the researcher has limited time and resources to reach a larger population.

Although convenience sampling may not represent the entire population in a perfect manner, it is useful in collecting relevant responses from individuals belonging to different age groups, occupations, and educational backgrounds. This method allows the researcher to gather diverse opinions and understand the awareness and adoption pattern of digital investment platforms among a general group of individuals.

### **4. Sample Size**

The sample size for the present study consists of 109 respondents, which is considered appropriate for understanding general trends and behavior related to digital investment platform awareness and adoption. A well-defined sample size helps in improving the consistency and reliability of the study findings.

The selected respondents include individuals from different demographic categories such as students, salaried employees, businesspersons, and self-employed individuals. This variation in the sample helps in capturing a broader range of views, making the analysis more effective and relevant to the objectives of the study.

### **5. Data Collection Method**

The primary data for the study is collected through a structured questionnaire containing multiple-choice and opinion-based questions. The questionnaire is designed to gather information regarding awareness of digital investment platforms, level of adoption, preferred investment options, influencing factors, and challenges faced while using such platforms. It ensures uniformity in data collection and helps in obtaining organized responses for analysis.

The questionnaire is distributed through both online and offline methods. Online tools such as Google Forms are used to reach respondents conveniently and efficiently, while offline survey forms may also be used where required.



### 6. Tools and Techniques of Analysis

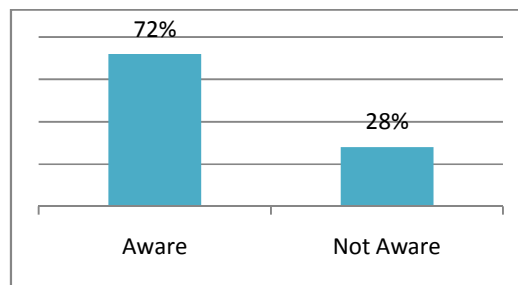
The data collected for the study is analyzed using simple statistical tools such as percentage analysis, tables, and charts. Percentage analysis helps in understanding the proportion of respondents who are aware of digital investment platforms, actively use them, or face challenges in adopting them.

In addition, tabular presentation and graphical tools such as pie charts and bar graphs are used to present the data in a clear and visual manner. These techniques make the interpretation easier and help in identifying patterns, trends, and relationships among different variables such as awareness, adoption, trust, and convenience.

## VII. DATA ANALYSIS AND RESULTS

### 1. Awareness of Digital Investment Platforms

Particulars	Respondents	Percentage
Aware	78	72%
Not Aware	31	28%
<b>Total</b>	<b>109</b>	<b>100%</b>

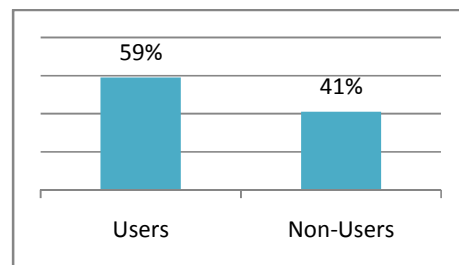


#### Interpretation:

The majority of respondents (72%) are aware of digital investment platforms, while 28% are not aware of them. This indicates that digital investment platforms have gained considerable visibility among individuals, but there is still a significant portion of the population that lacks awareness.

### 2. Adoption of Digital Investment Platforms

Particulars	Respondents	Percentage
Users	64	59%
Non-Users	45	41%
<b>Total</b>	<b>109</b>	<b>100%</b>



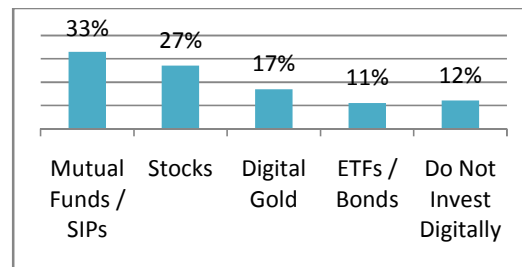
#### Interpretation:

The table shows that 59% of respondents actively use digital investment platforms, whereas 41% do not use them. This suggests that although awareness is relatively high, actual adoption is slightly lower, indicating a gap between knowing about digital platforms and using them for investment purposes.



### 3. Preferred Type of Investment Through Digital Platforms

Particulars	Respondents	Percentage
Mutual Funds / SIPs	36	33%
Stocks	29	27%
Digital Gold	18	17%
ETFs / Bonds	12	11%
Do Not Invest Digitally	14	12%
<b>Total</b>	<b>109</b>	<b>100%</b>

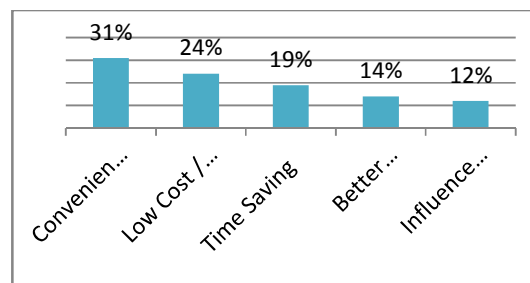


#### Interpretation:

The majority of respondents (33%) prefer investing in mutual funds or SIPs through digital platforms, followed by stocks (27%). A smaller percentage uses digital platforms for digital gold and ETFs or bonds. This indicates that mutual funds and stocks are the most preferred investment choices among digital investors.

### 4. Major Factor Influencing Adoption

Particulars	Respondents	Percentage
Convenience and Easy Access	34	31%
Low Cost / Brokerage	26	24%
Time Saving	21	19%
Better Information Availability	15	14%
Influence of Friends / Social Media	13	12%
<b>Total</b>	<b>109</b>	<b>100%</b>



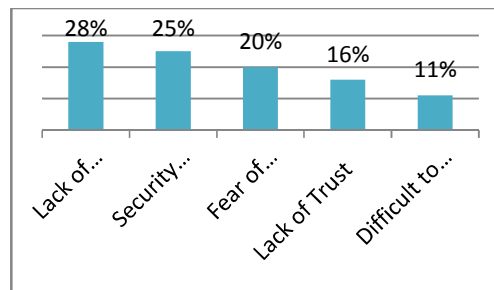
#### Interpretation:

The table reveals that convenience and easy access (31%) are the major factors encouraging respondents to adopt digital investment platforms. Low cost and brokerage charges (24%) also play an important role. This shows that simplicity, affordability, and time efficiency are key reasons behind adoption.



**5. Major Barrier to Adoption of Digital Investment Platforms**

Particulars	Respondents	Percentage
Lack of Knowledge	30	28%
Security Concerns	27	25%
Fear of Financial Loss	22	20%
Lack of Trust	17	16%
Difficult to Use	13	11%
<b>Total</b>	<b>109</b>	<b>100%</b>



**Interpretation:**

The majority of respondents (28%) consider lack of knowledge as the biggest barrier to adopting digital investment platforms, followed by security concerns (25%) and fear of financial loss (20%). This indicates that awareness alone is not sufficient, and individuals also require trust, financial understanding, and confidence to adopt digital investment platforms.

**VIII. CONCLUSION**

The present study on awareness and adoption of digital investment platforms among individuals highlights the growing role of technology in changing investment behavior. With the increasing use of smartphones, internet services, and online financial applications, digital investment platforms have become an accessible and convenient option for many individuals. These platforms have simplified the process of investing by offering paperless transactions, quick account opening, easy access to market information, and low-cost investment opportunities. The findings of the study indicate that a large number of individuals are aware of digital investment platforms, and a considerable proportion have also started using them for their investment activities. Among the various investment options available through these platforms, mutual funds, SIPs, and stocks appear to be the most preferred choices. Convenience, ease of use, time-saving features, and affordability are some of the major factors encouraging adoption. At the same time, the study also reveals that not all individuals who are aware of digital investment platforms actively use them. Several barriers continue to affect adoption, including lack of financial knowledge, fear of financial loss, concerns related to security and privacy, and lack of trust in digital systems. This shows that awareness alone is not enough to ensure adoption.

**IX. FUTURE SCOPE**

The present study provides useful insights into the awareness and adoption of digital investment platforms among individuals, but there is considerable scope for further research in this area. Since the financial technology sector is evolving rapidly, future studies can explore more specific dimensions of digital investment behavior in greater detail. Future research can be conducted on a larger sample size covering different cities, states, or regions to obtain broader and more representative findings. A comparative study can also be undertaken between urban and rural investors to understand the difference in awareness, accessibility, and usage of digital investment platforms. This would help in identifying the gap in digital financial inclusion across different geographical areas. Further studies may also focus on



the role of age, gender, education, income, and occupation in influencing digital investment behavior. Researchers can analyze whether younger individuals are more comfortable with digital investing compared to older age groups, or whether income and education significantly impact platform adoption. Another important area for future research is the impact of financial literacy and digital literacy on investment decisions. Since lack of knowledge is one of the major barriers identified in the present study, future researchers can examine how educational interventions, awareness programs, and financial training influence adoption rates. In addition, future studies can explore the role of trust, cybersecurity, app usability, customer support, and regulatory awareness in shaping user confidence toward digital investment platforms.

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