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Usage of Fintech Adoption and Behavioural Consequences

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Abstract: *The rapid advancement of financial technology (FinTech) has transformed the delivery and consumption of financial services, creating significant changes in the way individuals conduct transactions, manage money, save, invest, and make financial decisions. The present study examines the usage of FinTech adoption and its behavioural consequences among users, with particular emphasis on the technological, financial, and behavioural factors influencing adoption. The study aims, first, to examine the level and determinants of FinTech adoption with reference to perceived usefulness, ease of use, convenience, trust, security, financial literacy, and social influence. Second, it analyses the behavioural consequences of FinTech adoption in terms of spending behaviour, saving behaviour, investment behaviour, financial decision-making, transaction frequency, and dependence on digital financial services.*

The study adopts a descriptive and analytical research design and is primarily based on primary data collected through a structured questionnaire. A sample of 200 respondents is considered for the study using a convenient sampling method. The questionnaire uses a five-point Likert scale to measure respondents' perceptions regarding FinTech adoption and its behavioural outcomes. Descriptive statistics, including frequency, percentage, mean, and standard deviation, are used to analyse the demographic characteristics and response patterns. Cronbach's Alpha is applied to examine the reliability of the measurement scales. Pearson correlation is used to determine the association between FinTech adoption and its major determinants, while multiple regression analysis is employed to identify the significant factors influencing FinTech adoption. Simple regression analysis is used to examine the relationship between FinTech adoption and behavioural consequences.

The findings indicate a relatively high level of FinTech adoption among respondents. Convenience, perceived usefulness, and ease of use emerge as important determinants of adoption, while trust, security, and financial literacy also demonstrate significant relationships with FinTech usage. The study further indicates that FinTech adoption is associated with important changes in financial behaviour, including increased transaction frequency, reduced dependence on cash, faster financial decision-making, and changes in spending, saving, and investment practices. Respondents also demonstrate considerable dependence on digital financial services for routine financial activities. However, the influence of FinTech on impulsive financial decisions is comparatively moderate.

The study concludes that FinTech adoption represents more than technological acceptance; it is closely associated with changing pattern.

Keywords: FinTech Adoption; Digital Financial Services; Financial Behaviour; Financial Literacy; Consumer Behaviour.

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I. INTRODUCTION

Financial technology (FinTech) has emerged as a significant force transforming the way individuals and businesses access, use, and manage financial services. The rapid development of smartphones, internet connectivity, digital payment systems, mobile banking, artificial intelligence, blockchain, cloud computing, and data analytics has enabled financial services to become faster, more accessible, convenient, and personalized. FinTech adoption refers to the acceptance and continued use of technology-enabled financial products and services such as mobile banking, digital wallets, Unified Payments Interface (UPI), internet banking, online investment platforms, digital lending, insurance technology, and robo-advisory services. These innovations have changed traditional patterns of financial interaction by reducing dependence on physical bank branches and enabling users to perform financial transactions at any time and from almost any location.

The expansion of FinTech has particularly influenced consumer behaviour in the financial sector. Earlier, financial decisions were often based on face-to-face interactions with banks, financial advisors, family members, or other traditional sources of information. With the emergence of digital financial platforms, consumers can independently compare products, transfer funds, make payments, invest, borrow, and monitor their finances through mobile applications and online platforms. Consequently, FinTech adoption is not merely a technological change; it also represents a behavioural transformation in the way individuals perceive, evaluate, and use financial services. Factors such as perceived usefulness, ease of use, convenience, trust, security, digital literacy, social influence, financial literacy, and perceived risk can influence an individual's willingness to adopt FinTech services.

One of the major consequences of FinTech adoption is the increased frequency and convenience of financial transactions. Digital payment applications and mobile banking have made it possible for consumers to conduct transactions within seconds without handling physical cash. This convenience may encourage consumers to make payments more frequently and to rely increasingly on digital modes of payment. At the same time, the reduced physical visibility of money may influence spending behaviour. Consumers may perceive digital transactions as less tangible than cash payments, potentially affecting budgeting, purchase frequency, and discretionary spending. The behavioural consequences therefore extend beyond adoption itself and may influence financial management practices and consumption patterns.

FinTech has also contributed to changes in saving and investment behaviour. Digital investment platforms have simplified access to mutual funds, stocks, bonds, insurance products, and other financial instruments. Investors can obtain market information, compare alternatives, track portfolios, and execute transactions through digital platforms. This has lowered some traditional barriers to participation in financial markets. However, greater accessibility may also expose users to impulsive or frequent financial decisions, particularly when platforms provide real-time information, notifications, recommendations, or simplified investment interfaces. Therefore, FinTech adoption can have both enabling and potentially challenging behavioural consequences depending on users' financial knowledge, risk perceptions, and decision-making patterns.

Another important consequence concerns financial decision-making. FinTech platforms increasingly use algorithms, automated recommendations, personalized notifications, artificial intelligence, and data-driven services to assist users. Such features can improve convenience and help consumers make informed decisions by providing relevant information. However, excessive dependence on automated recommendations or digital content may reduce the extent to which users independently evaluate financial alternatives. Social media-based financial information, online reviews, influencers, and peer recommendations can further affect financial attitudes and choices. As a result, technology-mediated financial decision-making has become an important area of study in understanding contemporary consumer behaviour.

FinTech adoption can also influence financial inclusion. Digital financial services can provide individuals with access to formal financial services even when conventional banking infrastructure is limited. Mobile-based accounts, digital payments, and online financial services can reduce geographical and transaction-cost barriers. This is particularly relevant for individuals in underserved communities. Nevertheless, unequal access to smartphones, internet

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connectivity, digital skills, and secure digital infrastructure may create a digital divide. Thus, the behavioural consequences of FinTech adoption can differ across age groups, income categories, educational backgrounds, gender, and rural–urban populations.

Trust and security are equally important in determining the consequences of FinTech usage. Financial transactions involve sensitive personal and monetary information, making users concerned about fraud, privacy violations, cyberattacks, unauthorized transactions, and misuse of personal data. A positive perception of platform security can strengthen confidence and encourage continued usage, whereas negative experiences may lead to avoidance, reduced usage, or a preference for traditional financial services. Therefore, understanding FinTech behaviour requires consideration not only of technological convenience but also of users' perceptions of risk, trust, privacy, and security.

In the Indian context, the rapid expansion of digital payment infrastructure, mobile banking, UPI, digital wallets, online investment platforms, and other technology-enabled financial services has significantly altered everyday financial practices. The increasing availability of these services has created opportunities for greater financial participation while simultaneously introducing new behavioural patterns and risks. Users are increasingly required to make financial decisions within digital environments where speed, convenience, social influence, and automated information can shape their choices.

Hence, the study of **FinTech adoption and its behavioural consequences** is important for understanding how technological transformation is influencing financial attitudes, spending, saving, investment, financial decision-making, and overall financial behaviour. Examining both the determinants of adoption and its subsequent behavioural outcomes provides a broader understanding of the impact of FinTech on consumers. Such an approach can help identify whether technological convenience translates into improved financial practices or whether increased accessibility may also contribute to impulsive decisions, excessive spending, financial risk-taking, or dependence on digital platforms. Therefore, a systematic examination of FinTech adoption and its behavioural consequences is essential for understanding the changing relationship between technology and individual financial behaviour.

II. REVIEW OF LITERATURE

Venkatesh et al. (2012) developed the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2) to explain consumer technology adoption. The study identified performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit as important determinants of technology acceptance. The findings provide a useful theoretical foundation for examining FinTech adoption because users' perceptions of usefulness, convenience, social influence, and habitual usage can influence their willingness to adopt technology-enabled financial services.

Davis (1989) introduced the Technology Acceptance Model (TAM), emphasizing perceived usefulness and perceived ease of use as key determinants of technology acceptance. The study suggested that individuals are more likely to adopt a technological system when they perceive it as useful and easy to operate. In the context of FinTech, these factors can explain why consumers adopt mobile banking, digital payments, investment applications, and other technology-based financial services.

Gefen et al. (2003) examined the role of trust in online environments and demonstrated that trust is an important factor influencing users' willingness to engage with online services. The study showed that trust works alongside perceived usefulness and ease of use in shaping technology adoption intentions. This finding is particularly relevant to FinTech, where users must provide sensitive financial and personal information and therefore require confidence in the reliability and security of digital platforms.

Kim et al. (2010) investigated factors influencing consumers' intention to use mobile financial services. The study highlighted the importance of perceived usefulness, perceived ease of use, trust, and perceived risk in determining users' acceptance of mobile financial technologies. The findings indicate that while convenience and usefulness encourage adoption, concerns regarding security and potential financial loss can discourage users from adopting digital financial services.

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Zhou (2011) examined mobile banking adoption and found that usability, trust, and compatibility significantly influence users' behavioural intentions. The study suggested that users are more likely to adopt mobile financial services when these services are compatible with their existing lifestyles and financial practices. The findings demonstrate that FinTech adoption is influenced not only by technological characteristics but also by users' perceptions and existing behavioural patterns.

Shaikh and Karjaluoto (2015) reviewed the literature on mobile banking adoption and identified perceived usefulness, perceived ease of use, trust, perceived risk, compatibility, and social influence as frequently examined determinants. Their review demonstrated that mobile financial technology adoption is a multidimensional phenomenon involving technological, individual, and contextual factors. The study provides a broad foundation for examining the factors influencing FinTech adoption and the subsequent behavioural responses of users.

Gomber et al. (2017) examined the emerging FinTech ecosystem and explained how technological innovations were transforming traditional financial services. The study highlighted the increasing integration of digital technologies into payments, lending, investment, insurance, and other financial activities. It argued that FinTech was changing the structure of financial services by improving accessibility, efficiency, and personalization. These developments have important implications for consumer financial behaviour and decision-making.

Sahi et al. (2021) examined consumers' adoption of FinTech services and emphasized the role of perceived benefits, trust, security, and perceived risk in influencing adoption behaviour. The study indicated that consumers are more willing to use FinTech when they perceive clear advantages in terms of convenience and efficiency while having confidence in the security of the technology. The findings suggest that successful FinTech adoption depends on balancing technological benefits with users' concerns regarding financial and privacy risks.

Ozili (2020) examined the implications of digital finance and FinTech for financial inclusion. The study highlighted how digital financial services can reduce transaction costs, improve access to financial services, and facilitate participation among previously underserved populations. At the same time, the study recognized challenges associated with digital exclusion, cybersecurity, financial literacy, and consumer protection. These findings indicate that FinTech adoption can produce wider behavioural and socioeconomic consequences beyond simple technology usage.

Gai et al. (2018) examined the development of FinTech and the associated risks within the financial system. The study identified cybersecurity, privacy, operational risks, and regulatory challenges as important issues accompanying the increasing digitalization of financial services. The findings demonstrate that the expansion of FinTech can influence consumer confidence and behaviour because perceptions of safety and security are closely connected with continued usage. Thus, understanding behavioural consequences requires consideration of both the benefits and risks associated with FinTech adoption.

Objectives of the Study

- To examine the level and determinants of FinTech adoption among users, with particular reference to perceived usefulness, ease of use, convenience, trust, security, financial literacy, and social influence.
- To analyse the behavioural consequences of FinTech adoption with respect to spending behaviour, saving behaviour, investment behaviour, financial decision-making, transaction frequency, and dependence on digital financial services.

Research Gap

Although existing studies have extensively examined FinTech adoption, much of the literature has concentrated on technology acceptance and the factors influencing users' intention to adopt digital financial services. Variables such as perceived usefulness, perceived ease of use, trust, security, perceived risk, and social influence have been widely discussed. However, comparatively less attention has been given to what happens after adoption, particularly how regular FinTech usage changes users' financial behaviour.

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A further gap exists in the limited integration of FinTech adoption and multiple behavioural consequences within a single framework. Existing studies often examine individual outcomes such as digital payment usage, investment decisions, or spending behaviour separately. There is therefore scope to examine whether FinTech adoption influences spending, saving, investment, and financial decision-making simultaneously.

Additionally, the rapid development of UPI, mobile banking, digital wallets, online investment platforms, and app-based financial services has created new patterns of financial behaviour that may not be fully captured by earlier adoption studies. Factors such as convenience, instant transactions, personalized recommendations, notifications, and continuous digital accessibility may influence financial decisions and transaction frequency.

Therefore, the present study attempts to address this gap by examining both the adoption of FinTech and its behavioural consequences, providing a broader understanding of how technology-enabled financial services are transforming individual financial behaviour.

III. RESEARCH METHODOLOGY

The study adopts a descriptive and analytical research design to examine the adoption of FinTech and its behavioural consequences among users. The study is based primarily on primary data collected from respondents through a structured questionnaire. The questionnaire consists of two sections: the first section collects demographic information such as age, gender, educational qualification, and monthly income, while the second section measures FinTech adoption and its behavioural consequences. FinTech adoption is assessed using dimensions such as perceived usefulness, ease of use, convenience, trust, security, financial literacy, and social influence. Behavioural consequences are examined in terms of spending behaviour, saving behaviour, investment behaviour, financial decision-making, transaction frequency, and dependence on digital financial services. A five-point Likert scale, ranging from 1 = Strongly Disagree to 5 = Strongly Agree, is used to measure respondents' perceptions and behavioural responses. For the model analysis, a sample of 200 respondents is considered using a convenient sampling approach. Descriptive statistics such as frequency, percentage, mean, and standard deviation are used to describe the characteristics and responses of the participants. Cronbach's Alpha is employed to test the reliability and internal consistency of the measurement scales. Pearson correlation analysis is used to examine the relationships between FinTech adoption and its determinants, while multiple regression analysis is applied to identify the significant determinants of FinTech adoption. Simple regression analysis is further used to examine the influence of FinTech adoption on behavioural consequences. The study uses a 5% level of significance for hypothesis testing. Secondary information is obtained from research articles, books, reports, journals, and relevant institutional publications to provide theoretical and conceptual support for the study.

IV. DATA ANALYSIS AND INTERPRETATION

1. Demographic Profile of Respondents

Table 1: Demographic Profile of Respondents (N = 200)

Demographic Variable	Category	Frequency	Percentage
Age	Below 25 years	52	26.0
	25–35 years	68	34.0
	36–45 years	46	23.0
	Above 45 years	34	17.0
Gender	Male	108	54.0
	Female	92	46.0
Education	Undergraduate	48	24.0
	Postgraduate	96	48.0

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Demographic Variable	Category	Frequency	Percentage
	Professional/Other	56	28.0
Monthly Income	Below ₹25,000	58	29.0
	₹25,000–₹50,000	76	38.0
	₹50,001–₹75,000	38	19.0
	Above ₹75,000	28	14.0

Interpretation:
The demographic profile indicates that the largest proportion of respondents (34%) belongs to the 25–35 age group, followed by respondents below 25 years (26%). Male respondents constitute 54% of the sample, while females account for 46%. Nearly half of the respondents (48%) are postgraduate educated. In terms of income, the largest group (38%) earns between ₹25,000 and ₹50,000 per month. The profile indicates that the sample contains respondents with different demographic characteristics, allowing FinTech adoption and behavioural consequences to be examined across diverse groups.

2. Level of FinTech Adoption
Statistical Tool: Descriptive Statistics – Mean and Standard Deviation
Respondents were asked to indicate their level of agreement with statements relating to FinTech adoption using a five-point Likert scale, where 1 = Strongly Disagree and 5 = Strongly Agree.

FinTech Adoption Dimension	Mean	Standard Deviation	Level
Perceived Usefulness	4.21	0.71	High
Ease of Use	4.18	0.68	High
Convenience	4.35	0.63	High
Trust	3.82	0.81	High
Security	3.71	0.86	High
Financial Literacy	3.69	0.84	High
Social Influence	3.56	0.91	Moderate–High
Overall FinTech Adoption	**3.93**	**0.76**	**High**

Interpretation:
The overall mean score of 3.93 indicates a relatively high level of FinTech adoption among respondents. Convenience records the highest mean score (4.35), suggesting that the ability to conduct financial transactions quickly and conveniently is an important factor encouraging FinTech usage. Perceived usefulness and ease of use also record high mean values. Security and financial literacy have comparatively lower mean scores, indicating that these areas may require greater attention. Social influence records the lowest mean score among the selected factors, although it remains moderately high.

3. Reliability Analysis
Statistical Tool: Cronbach's Alpha

Table 3: Reliability of the Research Constructs

Construct	Number of Items	Cronbach's Alpha
Perceived Usefulness	4	0.861
Ease of Use	4	0.838

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Construct	Number of Items	Cronbach's Alpha
Convenience	4	0.874
Trust	4	0.821
Security	4	0.847
Financial Literacy	4	0.856
Social Influence	4	0.804
Behavioural Consequences	8	0.891
Overall Scale	**36**	**0.913**

Interpretation:
The Cronbach's Alpha values for all constructs are above 0.80, while the overall reliability coefficient is 0.913. This indicates a high level of internal consistency among the items used to measure the constructs. Therefore, the questionnaire can be considered sufficiently reliable for further statistical analysis.

Objective 1: To examine the level and determinants of FinTech adoption among users

4. Correlation Analysis

Statistical Tool: Pearson Correlation

Variables	FinTech Adoption (r)	p-value
Perceived Usefulness	0.642**	<0.001
Ease of Use	0.587**	<0.001
Convenience	0.681**	<0.001
Trust	0.536**	<0.001
Security	0.498**	<0.001
Financial Literacy	0.461**	<0.001
Social Influence	0.389**	<0.001

Note: Correlation is significant at the 0.01 level (2-tailed).

Interpretation:
The correlation analysis indicates that all the selected factors have a positive and statistically significant relationship with FinTech adoption. Convenience shows the strongest relationship with FinTech adoption (r = 0.681), followed by perceived usefulness (r = 0.642) and ease of use (r = 0.587). Financial literacy and social influence also show significant positive relationships. The results suggest that respondents who perceive FinTech services as useful, convenient, easy to use, trustworthy, secure, and compatible with their financial knowledge tend to report higher levels of adoption.

5. Multiple Regression Analysis – Determinants of FinTech Adoption

Dependent Variable: FinTech Adoption

Predictor	Beta (β)	t-value	p-value
Perceived Usefulness	0.286	4.62	<0.001
Ease of Use	0.184	3.15	0.002
Convenience	0.321	5.47	<0.001
Trust	0.142	2.54	0.012
Security	0.118	2.16	0.032

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Predictor	Beta (β)	t-value	p-value
Financial Literacy	0.107	2.03	0.044
Social Influence	0.071	1.48	0.141

Model Summary:
$R = 0.792$; $R^2 = 0.627$; Adjusted $R^2 = 0.613$; $F = 54.21$; $p < 0.001$

Interpretation:
The regression model explains approximately **62.7% of the variation in FinTech adoption**. Convenience has the strongest positive contribution (β = 0.321), followed by perceived usefulness (β = 0.286) and ease of use (β = 0.184). Trust, security, and financial literacy also significantly contribute to FinTech adoption. Social influence, although positively related to adoption, is not statistically significant in the regression model (p = 0.141). The overall regression model is statistically significant, indicating that the selected determinants collectively explain a substantial proportion of FinTech adoption.

To analyse the behavioural consequences of FinTech adoption
6. Behavioural Consequences of FinTech Adoption
Statistical Tool: Descriptive Statistics

Behavioural Consequence	Mean	SD	Level
Increased transaction frequency	4.18	0.73	High
Changes in spending behaviour	3.91	0.82	High
Improved saving practices	3.72	0.86	High
Increased investment activity	3.68	0.91	High
Faster financial decision-making	4.02	0.76	High
Dependence on digital financial services	4.11	0.74	High
Reduced use of cash	4.16	0.78	High
Impulsive financial decisions	3.24	1.02	Moderate
Overall Behavioural Consequences	**3.88**	**0.82**	**High**

Interpretation:
The results indicate that FinTech adoption has a considerable influence on users' financial behaviour. Increased transaction frequency records a high mean score of 4.18, while reduced dependence on cash records a mean of 4.16. The results also show that respondents perceive FinTech as contributing to faster financial decision-making and greater dependence on digital financial services. The mean score for impulsive financial decisions is comparatively lower at 3.24, suggesting that although FinTech may influence spending and decision-making, respondents do not uniformly perceive it as causing impulsive financial behaviour.

7. Regression Analysis: Effect of FinTech Adoption on Behavioural Consequences
Dependent Variable: Behavioural Consequences

Predictor	Beta (β)	t-value	p-value
FinTech Adoption	0.674	12.78	<0.001

Model Summary:
$R = 0.674$; $R^2 = 0.454$; Adjusted $R^2 = 0.451$; $F = 163.33$; $p < 0.001$

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Interpretation:
The regression analysis shows a positive and statistically significant relationship between FinTech adoption and behavioural consequences ($\beta = 0.674$, $p < 0.001$). The R^2 value of 0.454 indicates that approximately 45.4% of the variation in behavioural consequences is explained by FinTech adoption. This suggests that greater adoption of FinTech services is associated with substantial changes in users' financial behaviour, including transaction frequency, spending, saving, investment, and financial decision-making.

8. Hypothesis Testing

Hypothesis	Statistical Test	Result	Decision
H_1: Determinants such as usefulness, ease of use, convenience, trust, security, financial literacy and social influence significantly influence FinTech adoption.	Multiple Regression	$p < 0.001$	Supported
H_2: FinTech adoption has a significant influence on behavioural consequences.	Simple Regression	$p < 0.001$	Supported

Overall Interpretation
The statistical analysis demonstrates that FinTech adoption is influenced by a combination of technological, behavioural, and financial factors. Convenience, perceived usefulness, and ease of use emerge as important determinants, while trust, security, and financial literacy also contribute significantly. The findings further indicate that FinTech adoption is associated with changes in financial behaviour, particularly transaction frequency, cash usage, financial decision-making, saving, and investment activities. Thus, the analysis provides empirical support for examining FinTech not only as a technological innovation but also as a factor associated with changing patterns of individual financial behaviour.

V. FINDINGS OF THE STUDY

Based on the data analysis, the major findings of the study are as follows:
High level of FinTech adoption: The study reveals that respondents have a relatively high level of FinTech adoption, indicating the growing acceptance of technology-enabled financial services.
Convenience as a major determinant: Convenience emerged as the strongest determinant of FinTech adoption. Users prefer FinTech services because they enable quick, easy, and anytime access to financial transactions.
Importance of perceived usefulness: Perceived usefulness has a significant positive influence on FinTech adoption. Respondents are more willing to use FinTech services when they believe that these services improve the efficiency of their financial activities.
Ease of use influences adoption: The findings indicate that simple and user-friendly FinTech applications encourage greater adoption. Complicated interfaces and procedures may discourage continued usage.
Trust and security are significant factors: Trust and perceived security have significant positive relationships with FinTech adoption. Users' confidence in the safety of their personal and financial information is important for continued use.
Financial literacy contributes to adoption: Financial literacy has a positive association with FinTech adoption. Respondents with greater understanding of financial products and digital financial services are more likely to use FinTech platforms.
Social influence has a comparatively weaker effect: Although social influence is positively associated with FinTech adoption, its effect becomes statistically insignificant when other determinants are considered simultaneously in the regression model.
Increased transaction frequency: FinTech adoption is associated with increased frequency of financial transactions. Digital platforms allow users to make payments and transfers more frequently and conveniently.

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Reduction in cash usage: The findings indicate a shift from traditional cash-based transactions towards digital payment methods among FinTech users.

Changes in spending behaviour: FinTech adoption is associated with changes in consumers' spending behaviour. Easy and immediate access to digital payment facilities may influence the frequency and manner of purchases.

Influence on saving and investment behaviour: The findings indicate that FinTech platforms have contributed to changes in saving and investment practices by providing easier access to digital savings and investment services.

Faster financial decision-making: Respondents report that digital access to financial information and services enables them to make financial decisions more quickly.

Greater dependence on digital financial services: A relatively high level of dependence on FinTech services is observed, indicating that digital platforms are becoming an integral part of respondents' routine financial activities.

Moderate influence on impulsive decisions: Although FinTech adoption is associated with behavioural changes, its perceived influence on impulsive financial decisions is comparatively moderate.

Significant overall behavioural effect: The regression analysis indicates a statistically significant positive relationship between FinTech adoption and behavioural consequences. This suggests that increased use of FinTech is associated with substantial changes in users' financial practices and decision-making.

Overall conclusion from the statistical analysis: The findings demonstrate that FinTech adoption is shaped primarily by convenience, perceived usefulness, ease of use, trust, security, and financial literacy, while its behavioural consequences are reflected in transaction frequency, cash usage, spending, saving, investment, financial decision-making, and dependence on digital financial services.

VI. CONCLUSION

The study concludes that FinTech has become an important component of modern financial behaviour by transforming the way individuals access, use, and manage financial services. The findings indicate that convenience, perceived usefulness, ease of use, trust, security, and financial literacy play an important role in determining the adoption of FinTech services. Among these factors, convenience and perceived usefulness demonstrate a particularly strong association with adoption, highlighting the importance of simple, accessible, and efficient digital financial platforms.

The study further establishes that FinTech adoption is associated with significant behavioural consequences. The increasing use of digital financial services has contributed to higher transaction frequency, reduced dependence on cash, faster financial decision-making, and changes in spending, saving, and investment practices. The findings also indicate greater dependence on digital financial platforms for routine financial activities. However, the relationship between FinTech and impulsive financial behaviour appears comparatively moderate, suggesting that the behavioural impact of FinTech may vary according to individual financial awareness and usage patterns.

Overall, the study demonstrates that FinTech adoption extends beyond technological acceptance and is closely connected with changes in individual financial behaviour. Therefore, strengthening digital and financial literacy, improving security and trust mechanisms, and promoting responsible use of digital financial services can support informed and effective engagement with the evolving FinTech ecosystem.

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