

Factors Influencing Digital Finance Adoption and User Satisfaction in India

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ABSTRACT

India has seen a rapid transformation of digital finance, and this has completely changed the way consumers acquire and transact financial services. The paper will explore the determinants of adoption and satisfaction of digital finance platforms with reference to their perceptions regarding convenience, easy navigation, trust, and perceived security. A Likert-scale questionnaire containing structured questions was used to collect primary data on 136 respondents. The reliability tests were used to check that the internal consistency is good, and the further analysis was performed in terms of correlation and multiple regression to measure the relations between the variables. The results showed the convenience, usability, trust, and perceived data security to be significant influencers of digital finance usage frequency. The frequency of use and less reliance on cash were identified to be highly effective in bringing satisfaction to digital finance services, but less advanced features like expense-tracking and financial-management tools were not significantly correlated with satisfaction. Network problems became one of the primary barriers that have a detrimental impact on user experience, and the fear of fraud did not exhibit a major effect. In general, the research concludes that in India, the process of digital finance adoption is strongly determined by convenience, trust, and daily practical benefits, but user satisfaction is determined by regular functioning and platform stability. These implications can be used by FinTech providers to act on to improve user engagement and service quality.

Keywords: Digital Finance, FinTech Adoption, User Satisfaction, Convenience, Trust, Cashless Transactions, Traditional Banking System.

INTRODUCTION

Digital finance has become a central part of the Indian financial ecosystem as the rates of smartphone penetration, high usage of UPI, and the development of mobile banking technologies have grown. Consumer behaviour has changed due to the change in the digital transactions which have allowed quicker, convenient, and cashless financial dealings. As users become active consumers of platforms like UPI apps, mobile wallets and digital banking services, the factors that determine adoption and satisfaction have become central factors of concern among FinTech providers and policymakers.

Although digital finance is growing quickly, the adoption of it by users has been pegged on several behavioural and perceptual factors. The consumers judge the digital platforms based on convenience, ease of navigation, trustworthiness, and perceived security. Although younger, technology-sensitive users are easy to adapt, others can be reluctant because they are afraid of reduced stability, reliability, or even fraud. Moreover, the degree of usefulness of digital finance (e.g., less using cash or better handling finances) by users can determine their overall satisfaction.

According to the existing literature, the adoption of digital technologies in financial services is frequently described within the frames of such frameworks as the Technology Acceptance Model (TAM) and Unified Theory of Acceptance and Use of Technology (UTAUT) which focus on the perceived usefulness, ease of use, and trust. But in the Indian context where digital infrastructure and user experience is hugely varied, the network problems, app malfunctions, and the perceived security risk are also influential factors. The present paper explores the factors that influence the adoption of digital finance and user satisfaction in India through a user perception of convenience, trust, security, benefits, and barriers. The findings will help to give an understanding of the behavioural trends that define the digital engagement in finance and will give the implications of practical use in enhancing service delivery in the fast-changing FinTech environment.

Problem Statement: Despite the rapid development of digital finance in India, it remains unclear what influences the frequency of consumption of FinTech services and consumer satisfaction with it, in the first place, convenience, trust, security, perceived benefits, and barriers.

SCOPE

This research will be narrowed to the behavioural and perceptual variables that determine the uptake and the satisfaction with the use of digital finance services in India.

The study is aimed at establishing the problem of how convenience, ease of navigation, trust, perceived security, perceived benefits, and perceived barriers determine user behaviour on digital financial platforms like UPI application, mobile wallets, and digital banking applications. Limitation of the study only goes to primary data gathered using a structured questionnaire to 136 respondents of different demographic classes.

The factors such as the user side are considered only; institutional, organisational, or banking operational factors are not the subject of the current research.

The analysis is limited to the assessment of the relationships between the user perceptions and the results like frequency of usage and general satisfaction. The paper fails to evaluate the financial performance of conventional banks, macroeconomic effects of FinTech and administrative context.

Rather, it gives narrow insights into the level of adoption and satisfaction determinants at the consumer level within the framework of the fast-growing digital finance ecosystem in India.

OBJECTIVE

The essential aims of this study research are set to receive an empirical and integrated understanding of the Fintech implications:

1. Investigate the effect of convenience, ease of use, trust, and perceived security on the frequency of using digital finance.
2. The aim of the analysis is to check how often it is used and how well it is perceived to affect the satisfaction with digital financial services in general.
3. Determine how perceived barriers, i.e., network problems and fear of fraud, influence the user satisfaction with digital finance services.

REVIEW OF LITERATURE

The form of Fintech and traditional bank relationship according to literature is divided into three stages: disruption, competition, and collaboration.

1 Convenience, User Adoption and Ease of Use.

Initial studies on the digital financial system have pointed to the principle of convenience and ease of use as the most common adoption drivers. Online payments, mobile wallets and app-based banking save time, do not require visiting the physical branches and give access to the financial services in real time which enhances the user adoption (Davis, 1989; Venkatesh et al., 2003). Research in India proves that younger consumers that are tech-savvy and comfortable with the clean interface, fast processing, and low-effort requirements are more inclined to use digital finance (Gupta and Arora, 2020). The ease of navigation and convenience, therefore, become key antecedents of the use of digital finance.

2. Trust, Perceived Security, and Risk Concerns

Most of the literature recognizes trust and perceived security as key factors of digital finance adoption. Since financial transactions require sensitive data and monetary risk, the users evaluate the platforms in terms of their security architecture, level of encryption, and fraud-prevention systems (Lankton and McKnight, 2011). Studies indicate that users are more ready to make more transactions and transfer regular payments to the online system when they feel that the digital platform is safe (Shankar and Rishi, 2020). On the other hand, a threat of fraud, cyberattacks and data breaches remains a significant obstacle among older and less tech-savvy users, decreasing both adoption and satisfaction.

3. Perceived Benefits and Financial Behaviour Enhancement

A different body of literature emphasizes the functionality and behavioural advantages of digital finance services. Expense tracking tools, budgetary tools, and financial management tools enhance the control of the financial behaviour of the users (Kumar & Ravichandran, 2021). The lack of cash and computerized records of expenditure increases accountability and assists consumers to develop increased financial discipline. These advantages play a key role in influencing user satisfaction and enhancing long-term engagement with digital finance in the emerging economies. Nonetheless, other studies also report that the perceived usefulness of advanced analytics features differs among different demographic groups.

4. Barriers: Technical Problems and Infrastructure Constraints

Although digital finance systems are rapidly being adopted, the barriers to their use remain unresolved, with their use satisfaction and continuity still being impacted. The common ones have included network instability, app crashes, transaction delays, and server downtime, which diminish user trust and experience (Aithal, 2020). Technical reliability is the key point that literature underlines, since even a slight inconvenience can make a significant impact on the impressions of the quality of the platform. It is also found that fraud concerns do not necessarily stop usage, particularly in younger users and may reduce the satisfaction or constrain the number of high-value transactions being made online.

RESEARCH METHODOLOGY

Research Design

The research design is descriptive and exploratory research design that assumes the cross-sectional approach. It is descriptive as it evaluates user perceptions, attitudes, and patterns of usage of digital finance services in India. It is descriptive in studying the associations between behavioural motivation of FinTech adoption like convenience, ease of navigation, trust and perceived security and how they affect the frequency of use and satisfaction with digital finance platforms.

Data Collection

1. **Primary Data:** The basis of the empirical analysis was primary data; primary data were collected with the help of a structured online questionnaire. The tool had Likert-scale items (5-point scale) that were intended to determine user perceptions with respect to convenience, ease of navigation, trust, security, perceived benefits, barriers, and satisfaction with digital finance services.
2. **Sample Size and Distribution:** 136 valid responses were used in the study and obtained through convenience sampling. The sample was composed of the respondents that had various demographic groups such as students, working professionals, and self-employed people. The respondents were all users of digital financial services including UPI, mobile wallets, and digital banking applications.
3. **Data Instrument:** It was required that the questionnaire had undergone a pilot test so that there were clarity, validity, and reliability. The revised version had the following contents:
 - Demographics: Age, income, occupation, education.
 - Usage Variables: Frequency of the use of digital finance.
 - Perceptual Variables: convenience, ease of navigation, trust, perceived data security.
 - Benefits Variables: Tracking of spending, financial administration, less reliance on cash. • Barrier Variables: Network, and fear of fraud.
 - Outcome Variable: general satisfaction about digital finance.

Data Analysis

The data of the survey is gathered in the SPSS data file that is attached. The following analyses will be made:

• Descriptive Statistics

Resorted to to generalize demographic traits, use behaviour and general perception of the variables of digital finance.

• Reliability Analysis

Conducted to assess internal consistency of the multi-item Likert scale constructs, which verify the reliability of the measurement instrument.

• Correlation Analysis

It was used to investigate the correlations between the most significant perceptual variables (convenience, ease of navigation, trust, security) and the number of times they use digital finance.

• Regression Analysis

Three regressions were conducted to evaluate the hypotheses:

1. Making forecasts of the frequency of use based on convenience, ease of navigation, trust and security.
2. The expectation of satisfaction in accordance with the frequency of usage and perceived advantages.
3. Perceived barriers: predicting perceived barriers to satisfaction. • ANOVA / Group Comparisons Applied to understand variation in perceptions of digital finance and uptake habits between demographic groups broadcast by age groups or occupations.

Hypothesis

Based on the research objectives and insights derived from the literature review, the following null (H₀) and alternative (H_a) hypotheses will be tested:

Table 1: Illustrates the research hypotheses proposed for empirical testing in the study.

Hypothesis No.	Null Hypothesis (H ₀)	Alternative Hypothesis (H _a)
H1	Perceived convenience and ease of use of digital finance are not significantly associated with the frequency of use of digital finance.	Perceived convenience and ease of use of digital finance are significantly and positively associated with the frequency of use of digital finance.
H2	Perceived trust and data security of digital finance (are not significantly associated with the frequency of use of digital finance.	Perceived trust and data security of digital finance are significantly and positively associated with the frequency of use of digital finance.
H3	Frequency of use and perceived benefits of digital finance are not significantly associated with overall satisfaction with digital finance.	Frequency of use and perceived benefits of digital finance are significantly and positively associated with overall satisfaction with digital finance

H4	Perceived barriers such as network issues and fraud fear are not significantly associated with overall satisfaction with digital finance.	Perceived barriers such as network issues and fraud fear are significantly and negatively associated with overall satisfaction with digital finance.
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Source: Author's Analysis

7. DATA ANALYSIS AND INTERPRETATION

7.1 Pearson Correlation Matrix of Frequency of Use, Convenience, Ease of Navigation, Trust & Safety, and Data Security

Descriptive statistics were used to understand respondent perceptions across all variables such as usage frequency, convenience, ease of navigation, trust, data security, perceived benefits, barriers, and satisfaction. The results indicate that respondents hold favourable perceptions toward digital finance, with mean values for most variables lying between 3.5 and 4.0, suggesting moderate-to-high agreement.

Additionally, frequency analysis confirmed that all 136 responses were valid, and no missing values were recorded.

Table 2: Pearson Correlation Matrix of Study Variables

Variables	-	Frequency of Use	Convenience	Ease of Navigation	Trust and Safety	Data Security
Frequency of Use	Pearson Correlation	1	0.478	0.214	0.362	0.241
	Significance(2-tailed)		0.000	0.012	0.000	0.005
	N	136	136	136	136	136
Convenience	Pearson Correlation	0.478	1	-0.66	-0.019	0.104
	Significance(2-tailed)	0.000	-	0.446	0.829	0.226
	N	136	136	136	136	136
Ease of Navigation	Pearson Correlation	0.214	-0.066	1	-0.122	-0.67
	Significance(2-tailed)	0.12	0.446	-	0.156	0.441
	N	136	136	136	136	136
Trust and Safety	Pearson Correlation	0.362	-0.019	-0.122	1	0.67
	Significance(2-tailed)	0	0.829	0.156	-	0.441
Data Security	Pearson Correlation	0.241	0.104	-0.067	0.067	1
	Significance(2-tailed)	0.005	0.226	0.441	0.441	
	N	136	136	136	136	136

Source: Author's Analysis

7.2 Reliability Analysis

Cronbach's Alpha was computed to assess the internal consistency of the scale used in the questionnaire.

The reliability coefficient obtained ($\alpha \approx$ acceptable level) indicates that the instrument possesses adequate internal consistency for exploratory behavioural research, and therefore it is suitable for further statistical analysis.

Table 3: Sample Adequacy and Data Screening Summary

		N	%
Cases	Valid	136	100.0
	Excluded	0	0.0
	Total	136	100.0

Source: Author's Analysis

Table 4: Reliability Statistics

Cronbach's Alpha	No. of Items
0.680	11

Source: Author's Analysis

7.3 Correlation Analysis

Correlation analysis was conducted to examine the relationship between convenience, ease of navigation, trust, and data security with the frequency of digital finance usage. The correlation matrix shows that all four constructs convenience, ease of navigation, trust, and data security have positive and statistically significant associations with the frequency of use. This suggests that users tend to use digital financial services more frequently when they find them convenient, easy to navigate, trustworthy, and secure.

Table 5: Descriptive Statistics of Study Variables.

Variable Code	Variable Description	Minimum	Maximum	Mean	Standard Deviation
1	Understanding of Digital Finance	2	5	3.79	0.751
2	Frequency of Use	2	5	3.88	0.764
3	Convenience	2	5	3.8	0.824
4	Ease of Navigation	1	5	3.74	0.702
5	Trust & Safety	2	5	3.46	0.719
6	Data Security	2	5	3.59	0.765
7	Tracking of Spending	2	5	3.7	0.713
8	Financial Management	2	5	3.87	0.708
9	Reduction in Cash Usage	2	5	4.07	0.68
10	Network Issues	1	4	2.96	0.66
11	Fear of Fraud	2	5	3.14	0.69
12	Overall Satisfaction	2	5	3.82	0.845

Source: Author's Analysis

7.4 Regression Analysis 1

A multiple regression analysis was performed to assess the combined influence of convenience, ease of navigation, trust, and data security on the frequency of digital finance use.

The model was found to be statistically significant, indicating that all four predictors collectively explain a substantial proportion of the variance in usage frequency. The coefficients reveal that each variable significantly contributes to predicting digital finance usage.

Thus, H1 and H2 are supported.

Table 6: Model Summary of Regression Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.697	0.486	0.47	0.556
Predictors: (Constant) Data Security, Trust Safety, Convenience, Ease Navigation				
Dependent Variable: Frequency Use				

Author's Analysis

Table 7: ANOVA Results for Regression Model

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	38.328	4	9.582	30.958	0
Residual	40.547	131	0.31	-	-
Total	78.875	135	-	-	-
Dependent Variable: Frequency Use					
Predictors: (Constant)Data Security, Trust Safety, Convenience, Ease Navigation					

Source: Author's Analysis

Table 8: Regression Coefficients

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	38.328	4	9.582	30.958	0
Residual	40.547	131	0.31	-	-
Total	78.875	135	-	-	-
Dependent Variable: Frequency Use					
Predictors: (Constant) Data Security, Trust Safety, Convenience, Ease Navigation					

Source: Author's Analysis

7.5 Regression Analysis 2

A second regression analysis was conducted to evaluate whether frequency of use and perceived benefits (tracking spending, financial management, and reduced cash dependence) influence satisfaction with digital finance. The model was statistically significant. Among the predictors, frequency of use and reduced cash dependence were found to significantly influence satisfaction, whereas spending tracking and financial management did not show significant effects.

Therefore, H3 is partially supported.

Table 9: Model Summary of Regression Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.7	0.49	0.474	0.613

Source: Author's Analysis

Table 10: ANOVA Results for Regression Model

Model	Sum of Squares	df	Mean Square	F	Sig
Regression	47.218	4	11.805	31.439	0
Residual	49.186	131	0.375	-	-
Total	96.404	135	-	-	-

Source: Author's Analysis

Table 11: Regression Coefficients

Variable	Unstandardized B	Std. Error	Standardized Beta	t	Sig.
(Constant)	-0.152	0.405	—	-0.376	0.708
Frequency Use	0.418	0.114	0.378	3.678	0
Track Spending	0.14	0.091	0.118	1.546	0.125
Financial Management	0.096	0.103	0.08	0.935	0.352
Cash Reduction	0.358	0.09	0.288	3.963	0
Dependent Variable: Satisfaction					

Source: Author's Analysis

7.6 Regression Analysis 3

Assess the effect of perceived barriers (network issues and fraud fear) on satisfaction, a third regression analysis was performed. The model revealed that network issues significantly reduce satisfaction, while fraud fear does not exhibit a statistically significant effect. Thus, H4 is partially supported.

Table 12: Model Summary of Regression Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.235	0.055	0.041	0.827
Predictors: (Constant), Fraud Fear, Network Issues				

Source: Author's Analysis

Table 13: ANOVA Results for Regression Model

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	5.337	2	2.669	3.898	0.023
Residual	91.067	133	0.685	-	-
Total	96.404	135	-	-	-
Dependent Variable: Satisfaction					
Predictors: (Constant) Fraud Fear, Network Issues					

Source: Author's Analysis

8. MAJOR FINDINGS

The data analysis provided a comprehensive understanding of the behavioural determinants influencing the adoption and satisfaction levels associated with digital finance services. The descriptive statistics, reliability assessment, correlation matrix, and regression models collectively yielded the following key findings.

Table 14: Regression Coefficients

Variable	Unstandardized B	Std. Error	Standardized Beta	t	Sig.
(Constant)	5.03	0.469	—	10.719	0
Network Issues	-0.276	0.108	-0.215	-2.553	0.012
Fraud Fear	-0.127	0.103	-0.103	-1.226	0.222
Dependent Variable: Satisfaction					

Source: Author's Analysis

8.1 Overall User Perceptions Toward Digital Finance

The descriptive findings show that the respondents have positive attitudes towards online finance. The mean scores of majorities of the constructs such as convenience, ease of navigation, trust, perceived data security, benefits, and satisfaction have been in the range of 3.5 to 4.0 indicating moderate high level of positive agreement. The consistency of the dataset was ensured by frequency analysis, which showed that no missing value is present.

8.2 Reliability of the Measurement Scale

This scale is based on the premise that all measurements are made with the use of the same instruments. The scale centres on the assumption that all the measurements are conducted using the same instruments. The reliability test showed that this set of Likert-scale items showed an acceptable percentage of internal consistency. This supports the fact that the measurement tool applied in the research is dependable and suitable in behavioural and exploratory research.

8.3 Determinants of Digital Finance Usage

The correlation analysis and first regression model indicated that convenience, ease of navigation, trust, and perceived data security are positively correlated with such aspects of the frequency of using digital finance and have statistically significant correlations. Convenience was found to be the most predictive variable, and then there was trust. Such results indicate that digital financial services are more likely to be used by users who believe that the platforms are easy to use, trustworthy, and safe.

8.4 Determinants of User Satisfaction

Regression analysis two depicted that frequency of use and less reliance on cash results have significant positive influence on overall user satisfaction. Conversely, there was no statistically significant effect of spending-tracking and financial-management tools. This implies that the fact that it provides convenient functions like smooth transactions and cash lessness, which are the daily needs and uses of users, can provide more to user satisfaction than the rest of the financial capabilities.

8.5 Impact of Barriers on Satisfaction

The third regression model also declared network problems as a major negative correlation to satisfaction, which shows that technical reliability is an essential challenge in the adoption of digital finance. Though the trend in fraud fear was negative, it was not significant, which means that system performance issues might be of more concern to the users than fraud risks.

8.6 Consolidated Interpretation

In general, the results of the inferential analysis have proven that convenience, trust, ease of navigation, and security have a strong influence on digital finance adoption, whereas satisfaction is determined by usage behaviour and practical benefits more than the advanced platform functions.

All the barriers, especially network instability, frustrate satisfaction but do not completely discourage usage. These results support Hypotheses H1 and H2 and partially H3 and H4.

9. RECOMMENDATIONS

9.1 Enhance Convenience and Ease of Navigation

As convenience and ease of use turned out to be the best predictors of using digital finance, FinTech platforms must focus on optimisation of user interface. Streamlined navigation, fewer steps to follow in the transaction, ease of layout and enhanced in-app instructions can be of immense help in increasing the frequency of use. Nonstop usability testing must be integrated as well to determine the bottlenecks and make the platform more accessible to every group of users.

9.2 Strengthen Trust and Data Security Measures

There is a significant positive effect of trust and perceived data security on usage. FinTech firms ought to enhance security to users and make it explicit to users. Multi-factor authentication, end-to-end encryption, real-time fraud alerts, and clear data-handling policies are some of the features that can build more confidence in the users. A demonstration of regulatory compliance (e.g., RBI or SEBI regulations) can also help to build trust.

9.3 Improve Technical Reliability and Network Stability

The discussion revealed that network problems adversely affect the user satisfaction. FinTech providers need to dedicate funds in enhancing the stability of the servers, minimising downtime, and optimising applications in low bandwidth areas. Operational disruptions will be dealt with by performance improvements including reduced load times, offline transaction queues, and effective error-resolution systems, and the overall user experience.

9.4 Emphasise Practical Benefits of Digital Finance

Less cash dependency also led to satisfaction to a great extent. The practical benefits displayed by FinTech platforms should be those that are used daily like fast payments, smooth transfers, and practicality in daily financial operations. The promotional programs may center on the demonstration of efficiency by switching to cashless transactions, particularly to those who have been in the traditional banking programs.

9.5 Redesign Underutilised Features

The authors have estimated that the tools of spending-tracking and financial-management did not have a meaningful impact on satisfaction. These features must be re-packaged to make them more intuitive, visually stimulating, and usable. Customised budget reports, computer-generated spending overview, and streamlined dashboards may improve interaction and perceived usefulness. Digital literacy and user support should be encouraged.

9.6 Promote Digital Literacy and User Support

The disparities in the level of acquaintance with digital interfaces imply that special digital literacy programs should be implemented. Individuals less familiar with technology, especially older adults, can go through workshops, multilingual tutorials, and guidance on using Nike Plus, which will aid in a smoother adoption. Outreach programs can be undertaken by banks and FinTech firms together to boost the confidence of users and minimize hesitation.

9.7 Encourage Collaboration Between Traditional Banks and FinTech Firms

With a relationship of complementation in the role of the traditional and digital finance, a combination of relationships can boost service delivery. Banks can add innovations in FinTech features and FinTech companies can take advantage of the reputation and clients of existing banks. These partnerships have the potential to establish a hybrid financial model, which will be more responsive to the needs of the various customers.

9.8 Establish Continuous Feedback and Improvement Mechanisms

Adopting systematic feedback mechanisms, including surveys in-app, satisfaction levels, and problem-tracking systems, can assist FinTech providers in recognizing user issues on a real-time basis. Constant tracking of the performance reports, user complaints and the system logs can contribute to the continuous improvement and make sure that the arising challenges will be managed in time.

10. RESULTS AND CONCLUSION

Results

- The results indicated that the respondents were positively perceived about digital finance with most variables having mean scores of moderate and high. This means that online finance providers are perceived to be convenient, easily accessible, and satisfactory by users to use in their day-to-day financial related tasks. The reliability analysis also proved that the instrument to measure these variables was internally consistent and fit to make an inference test.
- The statistical tests had a strong support of the Hypothesis 1 and Hypothesis 2 in which the convenience, ease of navigation, trust, and perceived data security are significant determinants of digital finance frequency use. Among them, it was convenience that was the most effective predictor, indicating that the users will use the platforms that reduce the amount of effort and simplify the process of transactions. Trust and security were also significant signalling that there is perceived safety where users will be more dependent on digital finance.
- Findings on Hypothesis 3 showed a partial support where frequency of use and less cash dependency were important in enhancing user satisfaction. Nonetheless, the aspect of money-tracking and budgeting applications were not meaningful contributors to satisfaction. This implies that users and their value is centred around practical efficiency in the form of a fast payment and cashless convenience over an analytics-based or progressive management capability.
- Partially supported Hypothesis 4: The network problems were also identified as a significant determinant of lowering satisfaction, which is a crucial technological obstacle of the digital finance ecosystem. Fraud fear which was negatively correlated with satisfaction was not statistically significant in this sample. This means that the issue of stability in operations and reliability in performance is closer to the users than the perceived security threat.

Conclusion

- This paper is concluding that convenience, trust, usability, and perceived security are the leading factors behind the adoption of digital finance in India. Users are likely to use platforms that they find convenient and effective and that they have confidence into a greater number. The value of convenience implicates the necessity to have convenient, smooth, and rapid interfaces that meet the expectations of users being offered by FinTech providers.
- Practical benefits and not advanced features are much more decisive in determining user satisfaction. The frequent application of digital finance and decreased reliance on cash have a profound positive impact on satisfaction, which implies that the users are enjoying the benefits of being able to get something in real life. The elements like spending-tracking and financial-management tools have less to do with the satisfaction implying that the feature is either not relevant to the users or it needs to be made more improved to provide meaningful value.
- Technical reliability became an important variable of satisfaction. The problems with networks were identified to have a negative impact on the user experience and it was proved that continuous service is critical towards maintaining user engagement. Despite the background fear of fraud, it is not a major determinant of satisfaction compared to the reliability and the performance of the platform.
- In general, the research points to the fact that the development of digital finance in India requires the enhancement of user experience, technical stability, and strengthening the trust. FinTech vendors and financial institutions can increase the level of adoption through increased concern around convenience, security, and performance and educate users and tighten features that are not used extensively. These lessons help to gain a better idea about consumer behaviour in digital finance ecosystem and provide practical steps towards the enhancement of service delivery.

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