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MEASUREMENT OF USERS ACCEPTANCE OF SELECTED FINANCIAL TECHNOLOGY PRODUCTS AND SERVICES

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ABSTRACT

Purpose: The goal of this study is to determine the degree to which users accept particular financial technology products and services by taking into account a variety of variables, including frequency of use, level of awareness, satisfaction, motivation for using fintech, satisfaction with that motivation, and behavioural intention to use fintech.

Theoretical Framework: There is relatively little literature now accessible to examine the degree of consumer acceptance of Financial Technology products and services. The field of financial technology still requires a lot of research and education, though.

Design/Methodology/Approach: A comprehensive evaluation of the literature served as the basis for the research design. Data gathering techniques include non-probability sampling (quota sampling). Users of particular Financial Technology products and services are queried using a standardised questionnaire to gather data. The 13 districts of Andhra Pradesh state were used as the source of the samples.

Findings: The data is analysed using techniques such as regression and Anova. The frequency of use, level of satisfaction, level of awareness, the intended use of the Fintech, the satisfaction with the intended use and the user's behavioural intention to use the Fintech all statistically significantly correlate with the user's level of acceptance in using the chosen Financial Technology products and services.

Research, Practical & Social implications: This study determined the degree to which users accepted particular Financial Technology goods and services from diverse angles.

Originality/Value: This study aims to identify and quantify the effects of numerous variables on users' degree of acceptability of Fintech, including frequency of use, awareness and satisfaction levels, as well as the use of Fintech for specific purposes and behavioural intentions. Internet banking, NEFT, RTGS, IMPS, mobile banking, electronic wallets, stock trading applications, peer-to-peer lending applications, crowd funding, cash deposit machines, ATMs, and credit rating applications are the 12 Financial Technology products used in the study.

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MEDIÇÃO DA ACEITAÇÃO PELOS USUÁRIOS DE PRODUTOS E SERVIÇOS DE TECNOLOGIA FINANCEIRA SELECIONADOS

RESUMO

Objetivo: O objetivo deste estudo é determinar o grau em que os usuários aceitam determinados produtos e serviços de tecnologia financeira levando em conta uma variedade de variáveis, incluindo freqüência de uso, nível de conscientização, satisfação, motivação para usar fintech, satisfação com essa motivação, e intenção comportamental de usar fintech.

Estrutura teórica: Há relativamente pouca literatura agora acessível para examinar o grau de aceitação dos produtos e serviços de Tecnologia Financeira pelos consumidores. O campo da tecnologia financeira ainda requer muita pesquisa e educação, no entanto.

Design/Metodologia/Proteção: Uma avaliação abrangente da literatura serviu como base para o desenho da pesquisa. As técnicas de coleta de dados incluem a amostragem não probabilística (amostragem por cota). Os usuários de determinados produtos e serviços de Tecnologia Financeira são consultados utilizando um questionário padronizado para a coleta de dados. Os 13 distritos do estado de Andhra Pradesh foram usados como fonte das amostras.

Descobertas: Os dados são analisados utilizando técnicas como a regressão e Anova. A freqüência de uso, o nível de satisfação, o nível de consciência, o uso pretendido do Fintech, a satisfação com o uso pretendido e a intenção comportamental do usuário de usar o Fintech estão todos estatisticamente correlacionados com o nível de aceitação do usuário no uso dos produtos e serviços de Tecnologia Financeira escolhidos.

Pesquisa, implicações práticas e sociais: Este estudo determinou o grau de aceitação de determinados produtos e serviços de Tecnologia Financeira por parte dos usuários, sob diversos ângulos.

Originalidade/Valor: Este estudo visa identificar e quantificar os efeitos de numerosas variáveis sobre o grau de aceitação do Fintech pelos usuários, incluindo freqüência de uso, níveis de consciência e satisfação, bem como o uso do Fintech para fins específicos e intenções comportamentais. Internet banking, NEFT, RTGS, IMPS, mobile banking, carteiras eletrônicas, aplicações de negociação de ações, aplicações de empréstimo peer-to-peer, financiamento de multidões, caixas eletrônicos, caixas eletrônicos e aplicações de classificação de crédito são os 12 produtos de Tecnologia Financeira utilizados no estudo.

Palavras-chave: Tecnologia Financeira, Carteira Eletrônica, aplicações de Financiamento de Multidões, Aplicações de Empréstimo entre Pares.

MEDICIÓN DE LA ACEPTACIÓN POR LOS USUARIOS DE DETERMINADOS PRODUCTOS Y SERVICIOS DE TECNOLOGÍA FINANCIERA

RESUMEN

Objetivo: El objetivo de este estudio es determinar el grado de aceptación de determinados productos y servicios de tecnología financiera por parte de los usuarios teniendo en cuenta diversas variables, como la frecuencia de uso, el nivel de conocimiento, la satisfacción, la motivación para utilizar fintech, la satisfacción con esa motivación y la intención de comportamiento para utilizar fintech.

Marco teórico: En la actualidad existe relativamente poca literatura accesible para examinar el grado de aceptación de los consumidores de productos y servicios de tecnología financiera. Sin embargo, el campo de la tecnología financiera sigue requiriendo mucha investigación y educación.

Diseño/Metodología/Enfoque: El diseño de la investigación se ha basado en una evaluación exhaustiva de la bibliografía existente. Las técnicas de recopilación de datos incluyen el muestreo no probabilístico (muestreo por cuotas). Los usuarios de determinados productos y servicios de tecnología financiera son interrogados mediante un cuestionario normalizado para recopilar datos. Como fuente de las muestras se utilizaron los 13 distritos del estado de Andhra Pradesh.

Resultados: Los datos se analizan mediante técnicas como la regresión y el Anova. La frecuencia de uso, el nivel de satisfacción, el nivel de conocimiento, el uso previsto de la tecnología financiera, la satisfacción con el uso previsto y la intención de comportamiento del usuario de utilizar la tecnología financiera se correlacionan de forma estadísticamente significativa con el nivel de aceptación del usuario en el uso de los productos y servicios de tecnología financiera elegidos.

Investigación, implicaciones prácticas y sociales: Este estudio determinó el grado de aceptación de determinados productos y servicios de Tecnología Financiera por parte de los usuarios desde diversos ángulos.

Originalidad/Valor: Este estudio pretende identificar y cuantificar los efectos de numerosas variables sobre el grado de aceptación de las Fintech por parte de los usuarios, incluyendo la frecuencia de uso, los niveles de conocimiento y satisfacción, así como el uso de las Fintech para fines específicos y las intenciones de comportamiento. Banca por Internet, NEFT, RTGS, IMPS, banca móvil, monederos electrónicos, aplicaciones de

negociación bursátil, aplicaciones de préstamos entre particulares, financiación colectiva, cajeros automáticos y aplicaciones de calificación crediticia son los 12 productos de tecnología financiera utilizados en el estudio.

Palabras clave: Tecnología Financiera, Monedero Electrónico, Financiación Colectiva, Aplicaciones de Préstamo entre Particulares.

INTRODUCTION

This study primarily focuses on analysing user approval of particular Fintech products, including internet banking, NEFT, RTGS, IMPS, mobile banking, electronic wallets, stock trading apps, peer-to-peer lending apps, crowd financing, cash deposit machines, ATMs, and credit rating apps. Several variables, including the user's frequency of use, level of awareness, level of satisfaction, purpose of usage, satisfaction with purpose of usage, and behavioural intention of the user in using Fintech, are used to assess the user's acceptance of chosen Fintech products. The average man has begun using digital payments as a result of government initiatives and the Digital India programme.

RESEARCH BACKGROUND

State of Andhra Pradesh contains 13 districts. It is well known for its elite academic institutions. The government supports new businesses, particularly those in the information technology sector. The central government of India supported Fintech start-ups as well. The vast majority of people have started utilising Fintech goods, particularly during the Covid 19 pandemic.

AIMS AND OBJECTIVES

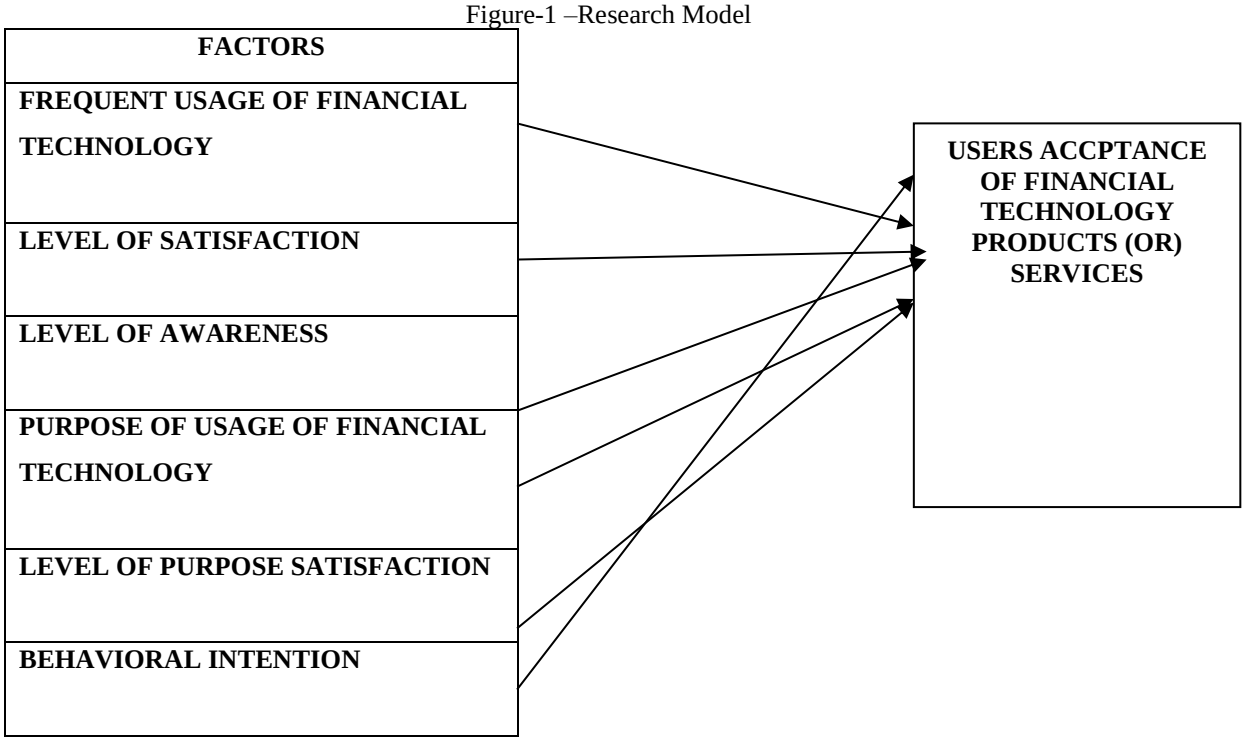
This study mainly wants to measure the user’s acceptance of selected Fintech products and services in the state of Andhra Pradesh, India

- To analyse the relationship between users' acceptance of Financial technology products and services and various parameters, such as frequency of using financial technology products or services, level of satisfaction, level of awareness in using financial technology products or services, purpose of using financial technology products or services, level of purpose satisfaction in using financial technology products and services, and user's behavioural intent

Rationale

This study focuses primarily on the user level of Fintech adoption in the state of Andhra Pradesh. Furthermore, digital has brought about numerous changes in the way we settle our financial transactions. It has both advantages and disadvantages**.**

Figure-1 –Research Model



Significance of the research

This study has identified some practical experiences that users face when accepting specific Fintech products and services. It also focuses on the preferences of selected Fintech products among users.

REVIEW OF THE LITERATURE

Financial Technology usage frequency: It specifies the frequency with which the user employs specific Financial Technology products and services. According to a study conducted in Pakistan by Malik and Khalil (2016), users' frequent use of a particular system influences their attitude toward the adoption of an automated tool. Minh's study in (2021) Vietnam discovered that frequent use of Fintech is associated with users' interest in using Fintech in the Covid-19 pandemic.

Behavioural intention: This term refers to a user's willingness, attitude, and interest in using any Financial Technology platform to complete a task. Trong and Phuong's (2020) study

in Vietnam discovered that behavioural intention influences users' interest in using electronic wallets. According to a study conducted by Shubham Goswami in India (2022), behavioural factors will have an impact on users' adoption and acceptance of Fintech. The study conducted by Al-Nawayseh, Mohammad K. in (2020) Jordan discovered that users' behavioural intentions will influence the customer's choice of Fintech applications. Minh's study in (2021) Vietnam discovered that users' behavioural intentions are associated with their interest in using Fintech in the Covid pandemic.

Perceived awareness: This term refers to consumers' understanding of the use of Financial Technology products and services. Fatehi, Bajaj Tabash Khan, and Ashraf's study in Aligarh, UP India (2020) discovered that perceived awareness influences banking users' behavioural intention to use the internet of things. Sujatha and Shivany's (2018) study in Jaffna, Sri Lanka discovered that perceived awareness influences users' behavioural intention to use internet banking applications for both banking technology adopters and non-adopters. Ankita Das's (2020) study in Assam discovered that perceived awareness has a significant relationship with users' adoption of Fintech.

Perceived satisfaction

It denotes the level of user satisfaction with any Financial Technology product (or) service. According to a study conducted by Farrah in Malaysia (2019), user satisfaction with Fintech mobile payment services is influenced by a variety of factors such as perceived service quality and perceived privacy. According to a study conducted by Mainardes in Brazil(2022), perceived ease of use, usefulness, and perceived risk when using Fintech all influence customer satisfaction. Customer satisfaction was found to be influenced by Fintech service quality, digital banking experience, including usefulness, convenience, employee-customer engagement, and security, and how customer satisfaction mediated the relationship between customer experience and reuse intention in studies conducted by Riauli in Bandung (2020) and Shin in Korea (2021).

According to Saleem in 2011(Pakistan) customer's satisfaction is influenced by security, authenticity, and reliability of technology. According to Florea's study at Southern Romanian University (2021), customer satisfaction is influenced by perceived value, customer support, assurance, speed, and perceived firm innovativeness. The study conducted by Aditee Huparikar(2022) in Pune city customer satisfaction is important for adopting Fintech.

RESEARCH METHODOLOGY

Population of the study

For this research population is users of the Financial Technology products and services of the 13 districts of Andhra Pradesh state.

Sampling Technique

As past studies does not determine any sample size since the population is unknown and difficult to measure. Quota sampling technique is used for the study. It is a non-probability sampling technique**.**

Sample size Determination

In this research population is unknown .In this context sample size is determined by using formula developed by William G.Cochran to make the research study valid.

Data collection

Data is collected from 1115 respondents of 13 districts of Andhra Pradesh state. 110 questionnaires distributed per each district.

DATA ANALYSIS

H1a: There is a significant relationship between User's frequency of usage of Financial Technology products (or) services and User's level of acceptance of Financial Technology products (or) services products and services.

Table I

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	173.750	12	14.479	12.360	.000
Residual	1290.928	1102	1.171		
Total	1464.678	1114			

The value of Anova is 0.000 which represents that User's frequency of usage of Financial Technology products (or) services is statistically significant with User's level of acceptance of Financial Technology products (or) services.

Table II: Regression coefficient values for customer's frequency of usage of Financial Technology products and services and customer's acceptance of Financial Technology products and services

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.141	.108		19.860	.000
Internet banking	.088	.035	.103	2.505	.012
NEFT	-.030	.045	-.033	-.681	.496
RTGS	-.002	.047	-.002	-.035	.972
IMPS	-.046	.050	-.048	-.936	.350
Mobile banking	.052	.038	.057	1.372	.170
E wallets	.066	.039	.075	1.715	.087
Stock broking apps	.085	.035	.102	2.467	.014
Peer to peer lending	.097	.041	.106	2.336	.020
Crowd funding	.005	.050	.006	.108	.914
Cash deposit machines	.038	.039	.043	.975	.330
ATMS	.070	.041	.075	1.687	.092
Credit rating applications	-.061	.038	-.071	-1.616	.106

The above table states that frequent usage of Internet banking, Mobile banking , Electronic wallets , Stock broking apps ,Peer to Peer lending apps , Crowd funding apps ,Cash Deposit machines, ATMs are positively influencing the users acceptance of usage of Financial Technology products and services and NEFT, RTGS ,IMPS, Credit rating applications are negatively influencing the users acceptance of usage of Financial Technology products and services . The regression model is explaining 11.9% variance of user's acceptance of Financial Technology products and services. User's frequent usage of internet banking, Stock broking apps, Peer to Peer lending applications are statistically significant with the user's acceptance of Financial Technology products and services. User's frequent usage of NEFT, RTGS, IMPS, Mobile banking, Electronic wallets, Crowd funding apps, Cash deposit machines, ATMs and Credit rating applications are statistically insignificant with the user's acceptance of Financial Technology products and services.

H1b: There is a significant relationship between Level of satisfaction in usage of Financial Technology products (or) services and User's level of acceptance of Financial Technology products (or) services

Table III

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	206.389	12	17.199	15.063	.000
Residual	1258.289	1102	1.142		
Total	1464.678	1114			

The value of Anova is 0.000 which describes that User's level of satisfaction in usage of Financial Technology products (or) services is statistically significant with User's level of acceptance of Financial Technology products (or) services.

Table IV: Regression coefficient values for customer's level of satisfaction in usage of Financial Technology products and services and customer's acceptance of Financial Technology products and services

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.975	.110		17.898	.000
Internet banking	.105	.040	.112	2.614	.009
NEFT	.094	.051	.100	1.827	.068
RTGS	.025	.049	.026	.502	.616
IMPS	-.082	.050	-.090	-1.649	.099
Mobile banking	.104	.045	.108	2.329	.020
E wallets	.063	.039	.070	1.626	.104
Stock broking apps	.089	.045	.097	1.990	.047
Peer to peer lending	-.054	.052	-.056	-1.029	.304
Crowd funding	-.030	.053	-.032	-.577	.564
Cash deposit machines	.094	.041	.101	2.303	.021
ATMS	.040	.045	.040	.890	.373
Credit rating applications	-.042	.040	-.047	-1.045	.296

The above table explains that level of satisfaction in usage of Internet banking, NEFT,RTGS , Mobile banking ,Electronic wallets , Stock broking apps ,Cash Deposit machines, ATMs are positively influencing the users acceptance of usage of Financial Technology products and services and IMPS, Peer to Peer lending apps ,Crowd funding apps and Credit rating applications are negatively influencing the users acceptance of usage of Financial Technology products and services . The regression model is explaining 14.1% variance of user's acceptance of Financial Technology products and services. User's level of satisfaction regarding the usage of internet banking, mobile banking, Stock broking apps, Cash deposit machines are showing statistically significant impact on user's acceptance of usage of Financial Technology products and services. User's level of satisfaction regarding the usage of NEFT, RTGS, IMPS, Electronic wallets, Peer to Peer lending applications, Crowd funding apps, ATMs and Credit rating applications are statistically insignificant with user's acceptance of usage of Financial Technology products and services

H1c: There is a significant relationship between User's Level of awareness in usage of Financial Technology products (or) services and User's level of acceptance of Financial Technology products (or) services

Table V

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	202.660	12	16.888	14.747	.000
Residual	1262.018	1102	1.145		
Total	1464.678	1114			

The value of Anova is 0.000 which states that User's level of awareness in usage of Financial Technology products (or) services is statistically significant with User's level of acceptance of Financial Technology products (or) services.

Table VI: Regression coefficient values for customer's level of awareness in usage of Financial Technology products and services and customer's acceptance of Financial Technology products and services

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.140	.102		21.065	.000
Internet banking	.081	.045	.088	1.794	.073
NEFT	.080	.055	.085	1.450	.147
RTGS	.088	.053	.093	1.659	.097
IMPS	-.105	.055	-.111	-1.910	.056
Mobile banking	.171	.051	.184	3.336	.001
E wallets	.030	.043	.033	.695	.487
Stock broking apps	.087	.048	.093	1.837	.066
Peer to peer lending	-.073	.051	-.075	-1.427	.154
Crowd funding	-.018	.051	-.018	-.345	.730
Cash deposit machines	.047	.043	.052	1.082	.280
ATMS	.010	.049	.011	.214	.830
Credit rating applications	-.040	.042	-.045	-.965	.335

The above table explains that level of awareness in usage of Internet banking, NEFT,RTGS , Mobile banking ,Electronic wallets , Stock broking apps ,Cash Deposit machines, ATMs are positively influencing the users acceptance of usage of Financial Technology products and services and IMPS, Peer to Peer lending apps ,Crowd funding apps and Credit rating applications are negatively influencing the users acceptance of usage of Financial Technology products and services. The regression model is explaining 13.8% variance of user's acceptance of Financial Technology products and services. .User's level of awareness in usage of mobile banking is statistically significant with the customer's acceptance of Financial Technology products and services. User's level of awareness in usage of internet banking, NEFT, RTGS, IMPS, Electronic wallets, Stock broking apps, Peer to Peer lending apps, Crowd funding apps, Cash deposit machines, ATMs and Credit rating apps are statistically insignificant with user's acceptance of usage of Financial Technology products and services.

H1d: There is a significant relationship between User's Purpose of usage of Financial Technology products (or) services and User's level of acceptance of Financial Technology products (or) services

Table VII

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	210.622	12	17.552	15.424	.000
Residual	1254.056	1102	1.138		
Total	1464.678	1114			

The value of Anova is 0.000 which explains that User's purpose in usage of Financial Technology products (or) services is statistically significant with User's level of acceptance of Financial Technology products (or) services products and services

Table VIII: Regression coefficient values for customer's purpose in usage of Financial Technology products and services and customer's acceptance of Financial Technology products and services

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.938	.108		17.892	.000
Electricity bill payment	.133	.045	.146	2.949	.003
Insurance premium payment	-.007	.038	-.007	-.170	.865
EMI payment	-.019	.046	-.020	-.409	.682
Mobile recharge	.106	.052	.108	2.051	.041
DTH bill payment	.082	.048	.089	1.717	.086
Food	.002	.052	.002	.044	.965
Movie tickets	.022	.056	.023	.397	.691
Railway tickets	.020	.054	.021	.376	.707
Bus tickets	-.065	.055	-.068	-1.181	.238
Funds transfer	.085	.048	.093	1.767	.077
Gas bill payment	-.005	.041	-.005	-.118	.906
Online shopping	.035	.051	.037	.687	.492

The above equation explains that customers usage of Financial Technology products and services for various purposes such as Electricity bill payment, Mobile recharge, DTH bill payment, food purchase, Movie tickets, Railway tickets, Online funds transfers, online shopping are positively influencing the users acceptance of usage of Financial Technology products and services . Insurance premium payment, EMIs, Bus tickets booking and Gas bill payment are negatively influencing the users acceptance of usage of Financial Technology products and services. The regression model is explaining 14.4% variance of user's acceptance of Financial Technology products and services. User's purpose of using Financial Technology

products and services for paying electricity bill and mobile recharge is statistically significant with the customer's acceptance of Financial Technology products and services. User's purpose of using Financial Technology products and services for paying insurance premium, EMI payment, DTH bill payment, Food, movie tickets, railway tickets, bus tickets, funds transfer, gas bill payment and online shopping are statistically insignificant with the customer's acceptance of Financial Technology products and services.

H1e: There is a significant relationship between User's Level of purpose satisfaction in usage of Financial Technology products (or) services and User's level of acceptance of Financial Technology products (or) services

Table IX

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	252.361	12	21.030	19.116	.000
Residual	1212.317	1102	1.100		
Total	1464.678	1114			

The value of Anova is 0.000 which explains that User's level of purpose satisfaction in usage of Financial Technology products (or) services is statistically significant with User's level of acceptance of Financial Technology products (or) services.

Table X: Regression coefficient values for customer's purpose satisfaction in usage of Financial Technology products and services and customer's acceptance of Financial Technology products and services

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.851	.110		16.902	.000
Electricity bill payment	.113	.044	.125	2.550	.011
Insurance premium payment	.041	.041	.043	1.016	.310
EMI payment	-.062	.048	-.062	-1.305	.192
Mobile recharge	-.129	.054	-.127	-2.391	.017
DTH bill payment	.056	.050	.058	1.119	.264
Food	.102	.055	.104	1.859	.063
Movie tickets	-.008	.059	-.008	-.134	.893
Railway tickets	-.068	.059	-.069	-1.143	.253
Bus tickets	.052	.059	.054	.881	.378
Funds transfer	.131	.052	.135	2.512	.012
Gas bill payment	.003	.046	.004	.075	.940
Online shopping	.187	.057	.190	3.298	.001

The above table explains that customers satisfaction in usage of Financial Technology products and services for various purposes such as Electricity bill payment, Insurance premium payment, DTH bill payment, food purchase, Bus tickets, online funds transfers, Gas bill payment, online shopping are positively influencing the users acceptance of usage of Financial Technology products and services . EMI payment, Mobile recharge, Movie tickets booking, Railway tickets booking is negatively influencing the user's acceptance of usage of Financial Technology products and services. The regression model is explaining 17.2% variance of user's acceptance of Financial Technology products and services. User's satisfaction in usage of Financial Technology products and services for the purposes of Electricity bill payment, Mobile recharge, Funds transfer and online shopping are statistically significant with customer's acceptance of usage of Financial Technology products and services. User's satisfaction in usage of Financial Technology products and services for the purposes of insurance premium, EMI payment, DTH bill payment, food, movie tickets, railway tickets, bus tickets, gas bill payment are statistically insignificant with customer's acceptance of usage of Financial Technology products and services.

H1f: There is a significant relationship between User's Behavioural intention in usage of Financial Technology products (or) services and User's level of acceptance of Financial Technology products (or) services

Table XI

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	179.380	12	14.948	12.817	.000
Residual	1285.298	1102	1.166		
Total	1464.678	1114			

The value of Anova is 0.000 which describes that User's behavioural intention in usage of Financial Technology products (or) services is statistically significant with User's level of acceptance of Financial Technology products (or) services products and services

Table XII: Regression coefficient values for customer's behavioural intention in usage of Financial Technology products and services and customer's acceptance of Financial Technology products and services

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.108	.107		19.756	.000
Internet banking	.112	.044	.122	2.558	.011
NEFT	.034	.057	.036	.605	.545
RTGS	-.041	.053	-.041	-.775	.438
IMPS	-.029	.057	-.029	-.510	.610

Mobile banking	.070	.048	.073	1.457	.145
E wallets	.031	.042	.034	.737	.461
Stock broking apps	.069	.047	.072	1.491	.136
Peer to peer lending	.058	.055	.057	1.050	.294
Crowd funding	-.062	.052	-.062	-1.195	.233
Cash deposit machines	.061	.043	.065	1.409	.159
ATMS	.109	.047	.108	2.340	.019
Credit rating applications	-.036	.041	-.039	-.864	.388

The above table explains that customers level of behavioural intention in usage of Internet banking, NEFT, Mobile banking ,Electronic wallets , Stock broking apps , Peer to Peer lending apps ,Cash Deposit machines, ATMs are positively influencing the users acceptance of usage of Financial Technology products and services .RTGS ,IMPS, Crowd funding apps and Credit rating applications are negatively influencing the users acceptance of usage of Financial Technology products and services . The regression model is explaining 12.2% variance of user's acceptance of Financial Technology products and services. User's behavioural intention in usage of internet banking and ATMs are statistically significant with the customer's acceptance of usage of Financial Technology products and services .User's behavioural intention in usage of NEFT,RTGS, IMPS, Mobile banking, Electronic wallets, Stock broking apps, Peer to Peer lending apps, crowd funding apps, cash deposit machines and credit rating apps are statistically insignificant with the customer's acceptance of usage of Financial Technology products and services.

CONCLUSION

Financial institutions must improve the performance of Financial Technology products and services by developing advanced virtual platforms. In this Covid -19 situation, it is especially important for current users of Financial Technology products and services to encourage new customers to use them. Customers who have previously used Financial Technology goods or services are required to provide candid feedback on the platforms' usability. So that new users can see how dependable financial technology platforms are. All client reviews must be kept open and accessible to all users via Financial Technology platforms. This will boost client trust in Financial Technology systems in particular. Infrastructure development is thus a priority for the government, regulatory bodies, and financial institutions in order to support the growth of financial technology products and services.

Financial institutions have already begun to offer faster online payment services. However, the transaction reversal process is extremely time-consuming. Transactions will

occasionally fail. Transaction errors, such as payment failure, will be displayed on financial technology platforms. Despite the fact that the amount will be deducted from the customer's account. Almost all Financial Technology platforms will take a greater number of business working days to refund money related to failed payments into users' accounts. To avoid this time lag in the refund process, financial institutions must focus their efforts. As a result, payment banks and banking companies must work together to solve this problem. Payment banks, in particular, can maintain their own customer service centres and toll-free numbers to resolve transaction errors. The only requirement for online access to financial services is digital literacy. As a result, financial institutions must educate customers on how to use various Financial Technology platforms. To eradicate cybercrime, governments must improve their policy framework. Cybercriminals must face consequences, and cyber laws must be strengthened. It encourages the development and expansion of Financial Technology platforms. Customer complaints in Financial Technology platforms must be prioritized by financial technology companies and financial institutions. Effective Financial Technology implementation leads to financial inclusion in India, where the common man can gain access to a variety of financial services via the use of Financial Technology.

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