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FINTECH APP ENGAGEMENT AND THE DIGITAL CREDIT UPTAKE OF URBANE YOUTH IN PUNE

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Abstract

Advances in FinTech are revolutionising access to financial products for youth. The purpose of this study was to analyse both levels of engagement with FinTech applications and their effect on the uptake of digital credit by young people in urban areas. A sample of 121 respondents completed a structured survey, including students, employed and self-employed persons. The two main areas of inquiry were to determine: a. Whether there is a link between the frequency of usage of FinTech platforms and user satisfaction; and b. Whether gender was associated with the usage of FinTech platforms for transactions.
Statistical examination using correlation, Chi-square testing found no statistically significant relationship between frequency of usage and satisfaction. Additionally, no statistically significant association was established between gender and the adoption of FinTech. The results suggest that the use of FinTech applications is not greatly impacted by demographic-related variables or by user satisfaction alone. Rather, factors such as trust, financial literacy, perceived security and convenience seem to be much greater influencers in the adoption of digital credit services. The study concludes that although urban youth have largely adopted FinTech platforms, to ensure the continued growth and responsible usage of these platforms, improving digital financial literacy and enhancing security will be critical.
Keywords: -FinTech Adoption, Digital Credit, Urban Youth, Financial Literacy

1. Introduction:

In today's world of fast changing technology world is almost transforming almost each and every sector, which include financial services. The technology implementation of finance has given rise to financial technology (FinTech), also changing view of how people use, manage and access services. FinTech also includes digital payment, mobile wallets, online baking, peer-to-peer lending and digital lending platform. FinTech has also innovated the financial transaction more-quicker, cost-effective and efficient, secure. Also giving better accessibility and efficiency by improving customer experience.

FinTech has the power to transform India's financial landscape by increasing financial inclusion and promoting economic expansion. It provide cutting-edge solutions that facilitate access to formal financial services for underprivileged and financially excluded groups. However, a number of technological, social and cultural factors affect the uptake of FinTech services. India has 22 Officially recognized language, making it a linguistically and culturally diverse country. This presents difficulties for companies trying to develop app that appeal to various user demographics. Adoption behavior can be influenced by social norms, financial literacy, cultural beliefs and traditional banking way. So to enhancing the acceptance and trust in digital financial services requires the provision of multilingual platforms, culturally solutions and localized products.

A lot has changed in Fintech over the last few decades. Primary focus was automated banking services like ATMs and electronic fund transfer. Then after the need for alternative financial solutions following in 2008 where the global financial crisis prompted the FinTech's expansion. High speed internet and smartphones usage have allowed digital financial services to grow quickly. Fintech platforms have become faster, safer and more customer friendly thanks to advanced technologies such as blockchain, Artificial intelligence, machine learning and data analytics.

People growing acceptance of technology and the digital India initiative have both contributed significantly to the fintech industry's explosive growth in India. According to 2021 approximately 30% of Indian adults do not currently have access to financial formal institutions. Even after 70% Indians own bank accounts, only 35% them use digital channels for financial transaction and banking. Government initiatives apps such as BHIM, AEPS, Bharat QR, and UPI have transformed how business and people handle money, while also playing a major role in bringing more people into financial system.

The rate of Fintech adoption in India is also among the highest in the world. Adoption rate is 87%, higher than the global average if 64%, according to a government press release in 2021.Ecosystem has been strengthened by number of initiatives such as UPI, which has emerged a ground-breaking platform that gives instant digital payments, Aadhaar -enabled payment system, India stack and digital onboarding tool like e-KYC AND video KYC. Even in smaller towns digital services have increase and frameworks have also aided payment bank, digital infrastructure development funds and peer-to-peer lending.

Digital payments have marked a key step in India's move toward becoming a cashless economy. Digital transaction through mobile phone and internet has remove the need of cash. The COVID-19 pandemic, demonetization, internet expansion, smartphone penetration and Digital India has contributed towards the acceptance of digital payments. The volume of digital payments has grown quickly and which has grown up by nine times but there is still cash being used in many aspects of daily life. RBI's payment vision 2025 has the guarantee that each one of them has a access to safe, reasonably priced e-payment option.

India's digital lending market is expanding quickly and provides fast, paperless loans via mobile platforms. Un-like traditional banks, with the help of AI and machine learning and alternative credit scoring methods the lenders provide quick credit to students, salaried employees, gig workers and small traders. Loan amounts typically range from Rs10,000 to Rs 2 lakh with platforms. Expansion is being supported by digital KYC processes and improved regulatory. At the same time, building digital financial literacy is crucial to protect users since risk like identity theft, privacy concerns, cyberattacks and unregulated providers still exist.

A number of studies have used models, like the Technology Acceptance Model (TAM), to explain the adoption of Fintech focusing on elements like utility, attitude, ease of use and intention to adopt. Although most people use technology, their use of Fintech platforms is influenced by perceived risk, trust in digital systems and service quality.

Pune's urban youth serve as a crucial demographic for researching FinTech app usage and the adoption of digital credit. They are tech-savvy group that actively uses digital payments methods and is depending more and more on instant loan platforms to meet their short-term financial needs. It is still impacted by obstacles like illiteracy, cultural influences, mis-trust and risk perceptions. It's the future of India's changing digital financial ecosystem, it is important to look at the relationship between FinTech usage, digital credit uptake, and financial inclusion among Pune's urban youth.

2. Literature Review

Hasan and Perumal's (2024) study say how social influence and cultural diversity significantly impact adoption of fintech on India, where regional customers and language barriers impact the trust and user engagement. The authors stress in order to increase acceptance among various communities, multilingual and culturally specific service is a lot crucial. The study shows that trust in the community, recommendations from friends and social influence play a big role in encouraging people- especially young and digitally skilled individuals to adopt new ideas or practices. The study suggests that building trust and using local strategies are the key drivers in growing inclusive fintech in India (Yousef Hasan1, 2024).

According to Kushwaha et al (2025) looks a fintech awareness and adoption issue is among young Indians, showing that adoption is being affected by low financial literacy, lack of faith in apps and security issues. The government programs like UPI and digital accessibility in encouraging the use of fintech. Results indicate that literacy and trust have a positive impact on adoption, but privacy concerns and fraud fear serve as significant obstacles. In order to increase young people use of fintech services in India, the study recommends focused literacy and more robust cybersecurity measures (Kushwaha, 2025)

When Gangani and Raval (2021) looked into the degree of digital financial inclusion among the youth, they discovered a moderate gap, with many respondents displaying either high or low level of inclusion. The study identifies major obstacles that delay younger participation, including low digital financial literacy, problems with risk and trust, high costs and technological issues. The demographic variables like age, gender occupation and level of education have big impact on inclusion is highlighted. Overall, the study emphasizes that necessity of better awareness, trust-building and easily accessible digital finance services in order to increase young people inclusion (Dilipkumar J. Gangani, 2021)

Tomer (2025) investigated the impact of Fintech adoption on financial inclusion and investment behavior among the young in Indians. According to the study, despite the widespread of use of services like UPI and mobile wallets, and tools like digital lending and insurance are still neglected because of low financial literacy and trust issues. It enhances financial inclusion by saving opportunities and access to digital credit, are strongly positively correlated, to results. In order to improve digital finance for young people in India, the paper focused in educated digital inclusion. (Tomer, 2025)

In their 2024 study, Asamani and Majumdar use an extended Technology Acceptance Model (TAM) to uptake the digital lending platforms in India. According to study, consumers adoption intention is highly influenced by perceived utility, usability, service and quality, trust and risk perceived. It highlights the expansion of digital

lending market in India and contribution of advancement technological and regulatory support to adoption (Akhileshwari Asamani, 2024)

The Study of Kaur and Mehta (2023) says the convenience, security and awareness are the main determinants of Indian youth's acceptance of digital payment. While issues like lack of education, digital literacy, and fear of fraud continues to be major barriers. It also emphasizes the growing internet connectivity, innovation in e-wallet technology, demographic trends and impact of COVID-19 pandemic have and its adoption of digital payment. Study also reveals the younger generation are particularly open to platforms, making them central to rapid expansion of digital transaction and sense of security. (Harsimran Kaur, 2022)

The emergence of digital lending platforms in India, powered by AI- based credit assessment, data selection, and smartphone adoption has drastically altered conventional credit delivery methods. (Mrs. SAUMYA VATSYAYAN, 2025) their study shows by helping MSMEs and underserved borrowers, the platform improve financial inclusion, however they also face default risks and regulatory obstacles that addressed by RBI's 2022 guidelines. All things considered, research shows digital lending is changing the traditional banking through both competition and fintech-bank cooperation (Mrs. SAUMYA VATSYAYAN, 2025)

According to the (Solanke, 2025) research, factors like perceived usefulness, ease of use, social influence and facilitating conditions-all of which are suggested by adoption theories like TAM and UTAUT strongly influence the acceptance of Fintech services. While studying they observe that Fintech engagement in semi-urban and rural is greatly influence by user trust, technological infrastructure, language and digital literacy. Though adoption is increasing the digital divide, low awareness and security risk concern still limit use of inclusive FinTech in local economies.

Objectives:

1. To determine the extent of Fintech app usage among urban youth.
2. To explore what factors influence urban youth to take digital credit through Fintech platforms.
3. To identify the main challenges faced by urban youth in using digital credit and Fintech apps.

Hypothesis

Hypothesis I:

Null hypothesis (H_0): There is no correlation between satisfaction and frequency of use.

Alternative hypothesis (H_1): There is a significant correlation between satisfaction and frequency of use.

Hypothesis II:

Null hypothesis (H_0): There is no significant association between gender and the use if Fintech application for financial transaction.

Alternative hypothesis (H_1): There is a significant association between gender and the use of Fintech application for financial transaction.

3. Research Methodology

Research Design:

The empirical approach is used in this study is characterized by a structured survey. To find out how Fintech apps and acquiring digital credit are related, it focuses on collecting and evaluating data from real world. Based on actual user feedback, the study aims to observe, measure, and test hypotheses about key components like trust, ease of use, financial literacy, and security concerns.

Target Population:

Urban Youth in Pune between the ages of 18-45 who are either current Fintech users make up the target demographic for this study. Because they are the most financially engaged and tech savvy group that regularly uses mobile financial services, they were chosen.

Sample Design:

An empirical sampling design was used in order to gather quantifiable, factual information. Respondents from a wide range of educational and professional backgrounds were contacted through online platforms to guarantee broad participation.

Sampling Method:

The study used a non-probability convenience sampling technique, and Google forms was used to collect responses. Forms were distributed online. These approach helps us to reach huge set of urban youth who are friendly with digital financial application.

Sample Size:

A total of 121, including professionals, students and others took part in survey. This number was enough to carry out statistical analyses such as correlation and chi-square tests, which were used to verify the hypotheses.

Data collection:

A Google forms questionnaire was used to collect the data. Additionally, it addressed demographics, Fintech app usage patterns, satisfaction levels, obstacle and behaviors around digital credit adoption also the responses of chi-square and correlation tests were analysed through Microsoft excel.

4. Data Analysis:

Statistical analysis for hypothesis I by using Correlation:

Corelation: -	0.034742753

The hypothesis examined whether there is a significant relationship between respondents' frequency of service usage and their level of satisfaction. To enable statistical testing, both variables were coded into numeric scales as described in the data legend: Frequency (Daily = 1, Weekly = 2, Monthly = 3, Rarely = 4) and Satisfaction (Very Satisfied = 1, Satisfied = 2, Neutral = 3, Dissatisfied = 4, Very Dissatisfied = 5).

Using these encoded values, the Pearson correlation coefficient (r) was calculated using the Excel CORREL () function. The computed value was r = 0.034742753, indicating a very weak and positive correlation between frequency of usage and satisfaction levels. This result suggests that higher frequency of service usage is not notably associated with higher satisfaction — the relationship between the two variables is minimal and slightly positive.

The analysis indicates that users' satisfaction is influenced more by individual expectations, user experience, and service quality rather than by how often they use the service. Even those reporting neutral or high dissatisfaction were found to use the service at similar frequencies, highlighting that usage may be habitual or necessary rather than a reflection of satisfaction.

Therefore, the hypothesis of a significant relationship between frequency of use and satisfaction is rejected. The weak correlation ($r \approx 0.03$) confirms that frequency is not a meaningful predictor of satisfaction; users continue to engage with the service based on other motivating factors rather than just satisfaction with the service

Statistical analysis for Hypothesis II using chi-square:

- Gender is a categorical variable with two levels: "Male" and "Female".
- Use of FinTech applications for financial transactions is also a categorical variable with two levels: "Yes" and "No".
- The Chi-Square (χ^2) Test of Independence is the appropriate statistical method to test for association between two categorical variables.

Step 1: Collect the Data (Observed Frequencies)

Gender	Yes	No	Row Total
Female	36	9	45
Male	66	10	76
Total	102	19	121

Step 2: Calculate Expected Frequencies:

Expected Frequency = (Row Total × Column Total) / Grand Total

	Yes	No
Female	37.93	7.07
Male	64.07	11.93

Step 3: Calculate the Chi-Square Statistic:

Chi-Square formula: $\chi^2 = \Sigma$ [(Observed - Expected) ^{2} / Expected]

Female, yes	0.0986
Female, No	0.5293
Male, yes	0.0584
Male, No	0.3134
Total Chi-Square statistic	0.9996

Step 4: Degrees of Freedom

- Degree of freedom = (Number of Rows - 1) × (Number of Columns - 1)
- degree of freedom = (2 - 1) × (2 - 1) = 1

Step 5: Decision

The calculated p-value is 0.3174.

- Since the p-value (0.3174) > 0.05, the result is not statistically significant.
- We therefore fail to reject the null hypothesis (H_0).

Interpretation

The chi-square test shows no significant association between gender and the use of FinTech applications for financial transactions. This indicates that male and female respondents in the sample use FinTech services at similar rates, and gender does not influence FinTech adoption.

1.Group Age

Group Age	**% of Respondents**	**Count**
Below 20	11.60%	14
21-25	39%	47
26-35	19%	23
36-45	14%	17
Above 45	16.50%	20
Total	100.00%	121

Table No.1

According to the Table No 1 , a significant number of respondents are young, with the 21–25 age group accounting for the highest percentage at 39%. Following this are respondents aged 26–35 (19%), those over 45 (16.50%), and individuals aged 36–45 (14%). The least represented group is those under 20 years (11.60%). Overall, the sample is primarily characterized by younger and early-career individuals.

2.Gender

Gender	% of Respondents	Count
Male	62.80%	76
Female	37.20%	45
Total	100.00%	121

Table No.2

The table indicates that the survey sample is predominantly male, with 62.8% (76 respondents) identifying as male, whereas females represent 37.2% (45 respondents). This reveals an imbalanced gender distribution, implying that male participants were more prominently represented in the study. The overall number of respondents is 121.

3.Education

Education	% of Respondents	Count
High school	2.50%	3
Undergraduate	28.10%	34
Postgraduate	64.50%	78
Other	4.90%	6
Total	100.00%	121

Table No.3

The table shows that a majority of respondents possess a high level of education, with postgraduates making up the largest segment at 64.50%. Undergraduates represent 28.10%, indicating a significant number of respondents with bachelor's degrees. A mere 2.50% have finished high school, while 4.90% belong to other educational categories. In summary, the sample is primarily composed of highly educated individuals, especially postgraduate.

4.Employment

Employment	% of Respondents	Count
Student	42.10%	51
Working professional	38%	46
Self-employed	16.50%	20
Other	3.40%	4
Total	100.00%	121

Table No 4

The table indicates that the largest segment of respondents consists of students, making up 42.10% of the sample, closely followed by working professionals at 38%. Self-employed individuals represent 16.50%, while 3.40% belong to other categories. Overall, the sample is largely characterized by students and early-career professionals, showcasing a combination of learners and those in the workforce.

5. Use any Fintech application for transaction

Use any FinTech applications for your financial transactions	% of Respondents	Count
Yes	84.30%	102
No	15.70%	19
Total	100.00%	121

Table No.5

The table indicates that a substantial majority of respondents (84.30%) utilize FinTech applications for their financial transactions, whereas only 15.70% do not. his signifies a strong integration of digital financial tools within the sample. Overall, the data indicates that FinTech platforms are widely recognized and incorporated into the financial behaviors of the majority of respondents.

6.Frequently do you use Fintech apps.

Frequently do you use FinTech apps	% of Respondents	Count
Daily	61.20%	74
Weekly	18.20%	22
Monthly	4.10%	5
Rarely	16.50%	20
Total	100.00%	121

Table No.6

According to the table, a large portion of respondents (61.20%) engages with FinTech apps every day which signifies a high level of engagement with digital financial resources. Weekly users account for 18.20%, while those who use them monthly are at 4.10%, and 16.50% use them rarely. Collectively, this data implies that FinTech applications are a vital component of daily financial activities for most respondents.

7.Fintech apps do you use actively.

FinTech apps do you use actively	% of Respondents	Count
1	30.60%	37
2	37.20%	45
3	22.30%	27
others	9.90%	12
Total	100.00%	121

Table No.7

The table illustrates the usage trends of FinTech applications among the respondents. The majority of participants (37.2%) actively utilize two applications, while 30.6% engage with a single application. Approximately 22.3% use three applications, and a lesser segment (9.9%) employs more than three applications. This indicates that the majority of users prefer a focused and limited engagement with FinTech applications.

8.Which Fintech apps do you use regularly.

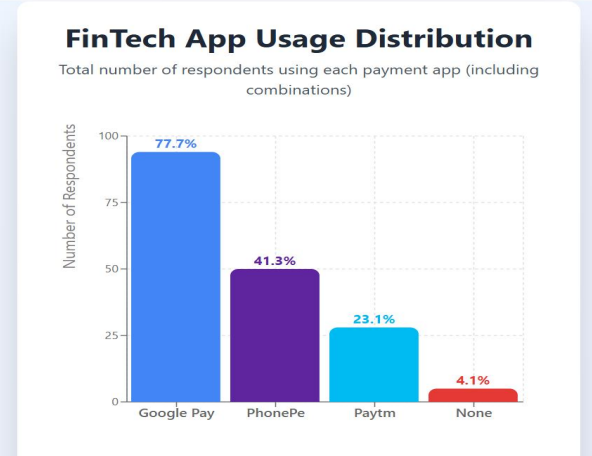


Chart No:-1

According to the chart, Google Pay stands out as the most popular FinTech app, with 77.7% of participants using it. Following behind is PhonePe, which has a usage rate of 41.3%, and Paytm is utilized by 23.1% of users. A minor segment, 4.1%, indicated that they do not use any of the listed payment applications. This reflects a strong trend towards digital payment usage among respondents, with Google Pay as the predominant player in the market.

9.Availed digital credit via fintech app.

Availed digital credit (loan) via a FinTech app	% of Respondents	Count
Yes	84.50%	98
No	15.50%	18
Total	100.00%	116

Table No.8

The data presented in the table reveals that a considerable proportion of respondents (84.5%, 98) have accessed digital credit or loans through FinTech applications, in contrast to the 15.5% (18) who have not. This demonstrates a strong embrace of FinTech-based lending services by users, indicating a rising trust and reliance on digital platforms for their credit needs.

10. Motivated you for digital credit through apps.

Motivated you to take digital credit through FinTech apps	% of Respondents	Count
Convenience and quick access	40.70%	37
No collateral or minimal documentation	7.70%	7
Better interest rates	9.90%	9
Flexible repayment options	15.40%	14
Others	26.30%	54
Total	100.00%	121

Table No 9

The data presented in the table reveals that convenience and quick access, representing 40.7%, is the foremost reason for engaging with digital credit through FinTech applications. Flexible repayment options, which account for 15.4%, and better interest rates at 9.9% also affect user decisions. However, minimal documentation or the lack of collateral motivates just 7.7%. Additionally, a noteworthy 26.3% of respondents pointed out other factors, indicating a range of motivations for adoption among 121 users.

11. How satisfied are you with the digital credit services received

Statement	Strongly Agree (1)	Agree (2)	Neutral (3)	Disagree (4)	Strongly Disagree (5)	Total
How satisfied are you with the digital credit services received?	22	30	34	27	8	121

Table No.10

The table reveals that the satisfaction levels of users with digital credit services are mixed. From a total of 121 respondents, 52 (22 strongly agreeing and 30 agreeing) report satisfaction, while 35 (27 disagreeing and 8 strongly disagreeing) report dissatisfaction. The most significant group, consisting of 34 respondents, remains neutral, indicating that while many users are content, there is considerable opportunity for improvement in the quality of services provided.

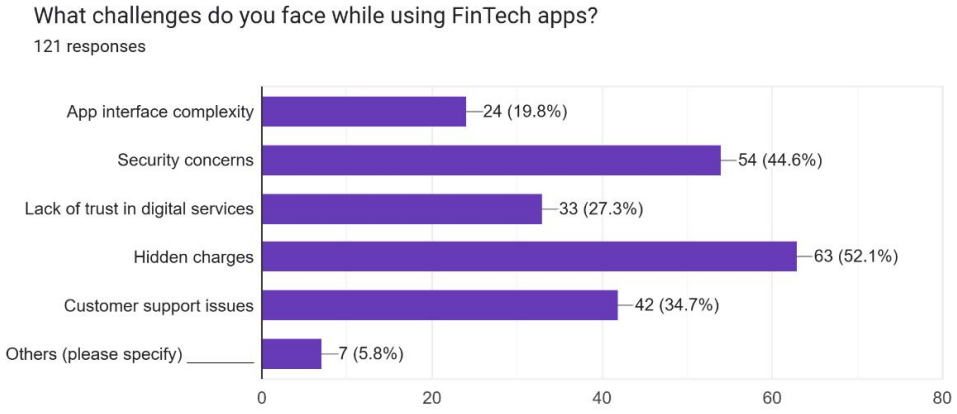
12. Recommend FinTech apps to others

Recommend FinTech apps to others for digital credit services	% of Respondents	Count
Definitely yes	25.60%	31
Probably yes	38%	46
Not sure	32.20%	39
Probably no	2.50%	3
Definitely no	1.70%	2
Total	100.00%	121

Table No.11

The table illustrates that most respondents are inclined to recommend FinTech apps for digital credit, with 25.6% indicating "definitely yes" and 38% indicating "probably yes." However, 32.2% are uncertain, which shows hesitation among users. Only a small percentage (4.2%) are unlikely to recommend these services, indicating a generally positive perception, but with some uncertainty among the 121 respondents**.**

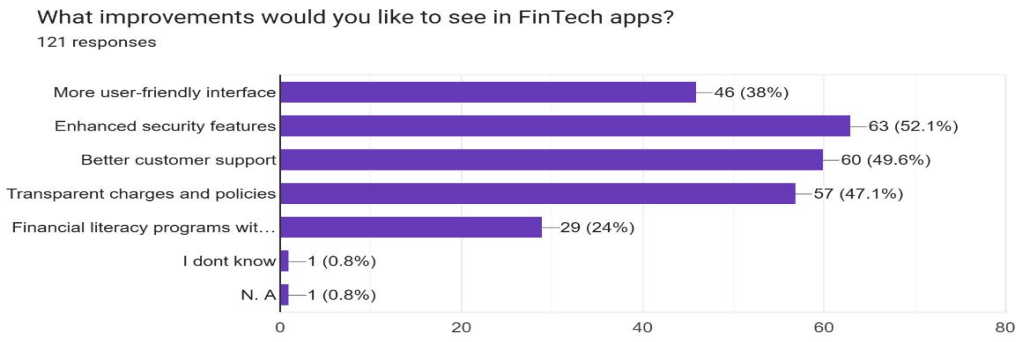
13.Challenges face while using fintech apps.



Graph No 2

The chart indicates that the key difficulties faced by users of FinTech applications include hidden fees (52.1%) and security worries (44.6%). Issues with customer support impact 34.7% of users, while 27.3% are affected by a lack of trust in digital services. App interface complexity is a challenge for 19.8%, and only 5.8% mentioned other problems, underscoring cost and security as major hindrances.

14.Improvements like to see in Fintech apps.



Graph No 3

The top improvement that users desire in FinTech applications is enhanced security features (52.1%), with better customer support (49.6%) and transparent charges and policies (47.1%) following closely behind. A more user-friendly interface (38%) is also a significant priority, while financial literacy programs (24%) are the least requested enhancement.

5. Findings: -

1. A very weak positive correlation was found between the frequency of service usage and satisfaction, as indicated by the Pearson correlation, which was determined to be r= 0.0347. The value is nearly zero, indicating that there is no significant linear correlation between respondents' satisfaction levels and how frequently they use the service. Regardless of usage frequency, satisfaction levels differ and are probably impacted by elements like user experience, pricing, dependability and service quality. As a result, usage frequency is not reliable indicator of customer satisfaction, and the hypothesis that it is not supported.
2. The relationship between gender and the use of Fintech application for financial transaction was investigated using Chi-square test. With one degree of freedom, the computed Chi-square value was χ^2= 0.9996 and corresponding p-value was 0.3174 with 1 degree of freedom. The outcome is not statistically significant because the p- value (0.3174) is higher than the significance level of 0.05. In other words, there isn't insufficient data to draw conclusions about the sample usage of Fintech and gender. According to results, respondents who were male and female used FinTech apps at similar rates. There is no indication that respondent's adoption or use of Fintech services is influenced by their gender.
3. The study mainly included young, educated urban users, with most respondents regularly using FinTech apps for payments and transactions on a daily basis.
4. Convenience, speed, and accessibility were the major reasons for using FinTech services, while digital credit adoption remained comparatively lower among users.
5. User satisfaction with digital credit services was mixed, as some respondents were satisfied while many remained neutral or dissatisfied with the overall experience.
6. Major challenges faced by users included hidden charges, security concerns, poor customer support, and technical issues, leading users to demand better security, transparency, and simpler app interfaces.

6. Conclusion: -

This study investigated the connection between Pune's urban youth's use of digital credit and their engagement with Fintech apps. The results show that despite the widespread use of Fintech applications, user satisfaction is not greatly impacted by usage frequently. The correlation analysis revealed only a very weak relationship, indicating that users continued use of these platforms is primarily motivated by necessity, accessibility, and convenience rather than general satisfaction. Male and female respondents exhibit comparable adoption behavior, as evidenced

by the chi-sqaure analysis, which also found no significant correlation between gender and the use of Fintech applications for financial transaction. This illustrates how urban youth now have greater access to and inclusivity with digital financial services.

The study's overall findings highlight the fact that perceived security, ease of use, trust and financial literacy are more significant determinants of digital credit adoption than demographic factors, Transparency, fraud risk and privacy issues continue to be major obstacles even though digital lending platforms provide rapid and paperless credit solutions. Thus, for Fintech to grow sustainability rising service quality, bolstering cybersecurity frameworks, and raising digital financial awareness and crucial. In addition to providing insightful empirical information about India's developing digital finance ecosystem, the study emphasizes the necessity of user centered approaches to increase young consumer' financial inclusion

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