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# A Study on the Impact of Fintech Apps on Personal Finance Management of Middle-Aged Employees

[Summary](#) [Excerpt](#) [Details](#)

The study examines the impact of fintech apps on the personal finance management of middle-aged working individuals, exploring their usage patterns, and financial wellness, and influencing drivers or constraints to adoption. Results show payment apps such as PhonePe, Google Pay, and Pay tm are the ones that lead the usage (78.4%) with a regular daily usage frequency (87.3%), signaling high reliance on fintech options. Although 72% of customers recognize the positive contribution of fintech apps to personal finance planning, there are issues with over-borrowing, impulse spending, and inability to save (56.7%, 62.1%, and 54.9%, respectively) because of the convenience of digital payments. The key drivers for the use of fintech are quicker transactions (16.2%) and ease (11.7%), while data security and privacy issues (21.6%) are also major hurdles. The research recommends that fintech businesses strengthen security, increase financial literacy, and include features of responsible borrowing, whereas customers must practice care in the usage of credit, utilize budgeting tools, and seek opportunities in investments. If these points are addressed, they can optimize fintech advantage and reduce the financial risks involved.

## Excerpt

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References

## Abstract

The study examines the impact of fintech apps on the personal finance management of middle-aged working individuals, exploring their usage patterns, and financial wellness, and influencing drivers or constraints to adoption. Results show payment apps such as PhonePe, Google Pay, and Pay tm are the ones that lead the usage (78.4%) with a regular daily usage frequency (87.3%), signaling high reliance on fintech options. Although 72% of customers recognize the positive contribution of fintech apps to personal finance planning, there are issues with over-borrowing, impulse spending, and inability to save (56.7%, 62.1%, and 54.9%, respectively) because of the convenience of digital payments. The key drivers for the use of fintech are quicker transactions (16.2%) and ease (11.7%), while data security and privacy issues (21.6%) are also major hurdles. The research recommends that fintech businesses strengthen security, increase financial literacy, and include features of responsible borrowing, whereas customers must practice care in the usage of credit, utilize budgeting tools, and seek opportunities in investments. If these points are addressed, they can optimize fintech advantage and reduce the financial risks involved.

**Keywords:** Fintech Apps, Personal Finance, Budget, Investments and Spending

## 1 Introduction

Financial technology (FinTech) has transformed the management of personal finances, especially for middle-aged workers who tend to juggle various financial obligations like household spending, debt repayment, and retirement savings. FinTech apps offer electronic solutions that ease budgeting, saving, investing, and money tracking, which are convenient, automated, and tailored to provide insights. FinTech apps allow users to track their spending in real-time, establish financial objectives, and receive AI-based suggestions to enhance financial health. Automated savings functions and convenient access to investment platforms enable middle-aged workers to boost their financial security without needing much financial know-how. In addition to these benefits, however, FinTech apps also pose threats.

Security and privacy risks are significant risks, given that users expose themselves to data breaches and financial scams. Moreover, excessive reliance on digital aids can lower individual financial consciousness, resulting in passive money management choices. Certain middle-aged workers might face technological constraints, such as difficulty handling intricate app interfaces. Financial literacy continues to be a key issue in helping users reap the full potential of these digital resources. In the absence of proper information, users can end up abusing FinTech apps or losing their full advantages. Overall, FinTech applications have benefited personal finance management significantly, with an impact on sounder spending, encouraging responsible saving, and enhancing investment access. They prevent financial distress by providing users with increased control of their finances.

With technology continually evolving, advancements in artificial intelligence and blockchain have the potential to improve the efficiency and security of FinTech solutions. To achieve maximum benefits, middle-aged workers should embrace a balanced strategy, combining FinTech with conventional financial planning techniques and maintaining suitable data security. Regulatory policies also need to adapt to protect the financial data of users and promote ethical FinTech behaviors, assuring long-term financial stability and trust in these online solutions.

### 1.1 Objective of the study:

1.1.1. To analyze the features of fintech apps.

1.1.2. To assess the usage of patterns and preferences of fintech apps among middle-aged employees.

1.1.3. To compare middle-aged employees' financial behavior, decision-making, and overall financial well-being before and after adopting fintech apps.

1.1.4. To understand the potential degree of financial instability created by the use of fintech apps in middle-aged employees.

1.1.5. To understand the major drivers and barriers of the employees for using fintech apps.

## **1.2 Need of the Study:**

### **1.2.1 Assess social implications of fintech:**

This looks at whether fintech applications benefit or damage middle-aged workers, particularly those in financially vulnerable positions, by considering their effects on financial security.

### **1.2.2 Establish probability of particular risk:**

Concerned with determining which fintech aspects, such as social investment or buy-now-pay-later plans, are most detrimental to the financial health of middle-aged workers.

### **1.2.3. Explore the motivation for adoption and usage:**

Explores drivers or barriers to fintech adoption among middle-aged staff, assisting in the development of improved solutions to meet their requirements.

### **1.2.4. Policy advocacy and application in practice:**

Will inform specific financial literacy for employees, and administrative policy for managing fintech innovation and will promote fintech firms to develop accessible, welfare-centered products.

## **1.3 Research Methodology:**

### **1.3.1. Primary data**

### **1.3.2 Secondary data**

#### **1.3.1 Primary data:**

- Questionnaire for middle-aged private employees to understand the impact of fintech apps on their personal finances.

#### **1.3.2 Secondary data:**

- PhonePe, Google Pay, Pay tm & other fintech app websites  
- Wikipedia - Financial technology in India  
- Journals, Research Articles, etc.

## **1.4 Scope of the Study:**

### **1.4.1 Accessibility and Inclusivity:**

In what ways do FinTech apps enhance financial services access for middle-aged workers, particularly those in underserved communities or with limited access to traditional banking?

### **1.4.2. Cost-Effectiveness and Affordability:**

Are these apps providing cheaper financial services than the traditional ones, e.g., lower charges or improved interest rates?

### **1.4.3. Ease of Payment:**

FinTech applications tend to make buying easier through one-click purchasing, digital payments, and quick online transactions. This convenience has the potential to lead to impulsive spending overspending and, ultimately, debt buildup.

#### **1.4.4. Ease of Access to Complex Investments:**

FinTech applications have made investment products easily accessible, including sophisticated ones such as stocks, cryptocurrencies, and options. Without adequate financial literacy, Gen X workers might make ill-advised investment choices.

#### **1.4.5. Delegation of Financial Decisions:**

Excessive reliance on FinTech apps for financing decisions may have the effect of diminishing personal financing literacy and weakened capacity to exercise sound financing choices on one's own.

## **2. Literature Review:**

### **2.1 Factors Affecting the Continuance Use of Online Mobile Payment Apps: A Case Study of WeChat Users in China:**

Isaac Kofi Mensah, Jianing Mi, and Feng Cheng's research in 2018 examines the factors affecting the continuance use of online mobile payment apps among WeChat users in Harbin, China. With the Technology Acceptance Model (TAM) and Diffusion of Innovation (DOI) theory, the study emphasizes such determinants as perceived usefulness, ease of use, quality of service, social influence, and trust in the internet. The study, in the process of being developed, will give insights into mobile payment usage decision-making. The authors anticipate that their results will contribute to the e-commerce adoption research, particularly to comprehending the repeated use of mobile payment systems in China.

### **2.2 The Effect of the Current Pandemic on Digital Finance Transactions: An Empirical Analysis:**

Khushbu Agarwal and Nidhi Nalwaya's 2021 research is an analysis of the effects of the pandemic on digital finance transactions in the chosen cities. The study revealed increased use of digital payment modes, e-wallets, and contactless services due to a desire to reduce physical contact. Online banking, debit/credit cards, and e-wallets experienced dramatic growth. The research finds that the pandemic boosted the take up of digital payment systems because customers chose to use safer and more convenient online transactions, revealing significant prospects for digital finance during crises.

### **2.3. To Use or Not to Use: It Is a Question—An Empirical Study on the Adoption of Mobile Finance:**

Gaoyong Li, Xin Zhang, and Ge Zhang's 2022 research examines the determinants of mobile finance app adoption, employing the Unified Theory of Acceptance and Use of Technology (UTAUT) model. By using data from 348 participants with Structural Equation Modeling (SEM), the research reveals performance expectancy, effort expectancy, social influence, facilitating conditions, trust, and perceived risk as influential factors in users' intention to use mobile finance apps. The study provides practical recommendations for mobile finance operators to pay attention to these drivers to enhance app adoption, while also situating the UTAUT model in the Chinese context.

### **2.4 Consumer Debt Management Among Government Employees: Cognitive, Emotional, and Behavioural:**

Nurazleena Ismail and Hilmiah Ahmad's 2023 research looks at the relationship between cognitive, emotional, and behavioral tendencies and consumer debt management among government servants. They concluded that behavioral tendencies have a major influence on successful debt management, with officials engaging in good money habits showing improved solvency and regular payment of debt. Cognitive and emotional tendencies, however, did not significantly influence debt management. The research proposes more investigation into the role of cultural, and socioeconomic variables, and the possible role of FinTech apps in enhancing debt management choices.

### **2.5 The Influence of Digital Household Budgets on Online Purchase Decision Processes:**

Florian Skwara and Luca Wienert's 2023 research investigates the influence of digital household budget feedback on consumer behavior, specifically online purchase decisions. Employing a mixed-method design with 314 participants, the study revealed that consumers adapt their expenditure according to their budget status, with variations in willingness to pay and perceived "payment pain"

varying with budget feedback. No major disparity was observed between hedonic (luxury) and utilitarian (practical) products. The research indicates that customers match their online buying decisions with their budget, presenting an avenue for marketers to employ targeted pricing strategies based on budget status.

## 2.6 Development of Digital Payment Systems in India:

Mamta Rani's study in 2023 explores the accelerated development of digital payment systems in India with an emphasis on how demonetization and the COVID-19 pandemic fueled uptake. The article brings to light the emergence of the Unified Payment Interface (UPI) and other mobile payment apps that have enhanced convenience and transparency in payments. According to secondary data, the research outlines security-related and reliability issues in digital transactions. Rani finds that electronic payments have hugely helped low- and middle-income individuals, boosting economic growth for India and highlighting the necessity of continuing to develop these systems to increase financial inclusion.

## 2.7 Moderating Role of Digital Consumer Protection in Impacting the Intention to Use Digital Financial Services:

Pushpkiran Singh, Tejas Dave, and Ashish B. Joshi's 2024 study examined the moderating role of digital consumer protection on the intention to use digital financial services in Gujarat, India, with 528 participants. The research identified that digital consumer protection strongly moderated the link between technology self-efficacy, usability of the service, and intention to use digital financial services. It did not moderate the link between facilitating conditions, usage experience, trust, and intention to use the services. The research emphasizes the role of digital consumer protection in enhancing consumer confidence, enhancing the adoption of digital financial services, and fostering financial inclusion in India.

## 2.8 The Growth and Influence of Online Payment Apps in India:

D. Sandhya Rani, D R. T. Vara Lakshmi, and P. Priyanka investigated the development and influence of UPI-based online payment apps in India, including Google Pay, PhonePe, and Paytm, in their 2024 study. Customer satisfaction is the subject of the research based on a comparative study of the three platforms, comparing their strengths, weaknesses, and what users like. It also brings out the government and Reserve Bank of India (RBI)'s role in encouraging a cashless society. Employing statistical measures such as ANOVA and linear regression, the study reveals that security and convenience are the most influential factors in customer behavior and use of these electronic payment systems, which have now become an intrinsic part of India's financial environment.

## 2.9 The Impact of E-Banking Service Quality on E-Banking Satisfaction and E-Banking Loyalty:

Rajesh Prettypal Singh's work in 2024 investigates e-banking service quality, customer satisfaction, and e-banking loyalty using SEM-PLS. Based on data from 157 respondents, the research observes that privacy, security, and website/app look have a statistically significant effect on e-banking satisfaction, with reliability and customer service having no statistically significant impact. The study recommends that e-banking companies should prioritize strengthening privacy, security, and web/app design to raise customer satisfaction and loyalty. The study provides tangible recommendations for Indonesian e-banking companies to deliver better services and reinforce customer loyalty.

## 2.10 Identifying Barriers of Financial App Usage and Their Impact on Negative Emotions, Customer Ratings, and Recommendation Intention: A Text-Mining-Based Approach:

Sneha Das and A. Ray's 2024 research analyzes 14,043 Google PlayStore and App Store reviews to determine obstacles that prevent the uptake of financial apps and mobile payment services (MPSs). The research, employing a text-mining method, identifies problems such as "bad user experience," "UPI failure," "trust issues," and "transaction delays," which elicit negative emotions such as anger, sadness, and fear. These obstacles have a significant effect on customer ratings and recommendations. The authors highlight that overcoming these barriers is essential for improving customer satisfaction and the reputation of financial apps, providing important insights into the emotional impact of these barriers on user behavior.

## 3. Data Analysis and Interpretation

### 3.1) "What does the age distribution of the survey respondents suggest about the demographics of the group surveyed?"

Illustrations are not included in the reading sample

Fig 3.1. Age Distribution of respondents

**Interpretation:**

The above pie charts display the age ranges of my respondents in the survey. The majority, represented by the light blue, indicate that most respondents are 40-45 years old. Another major part, indicated by the purple, falls between 46-50 years. The 51-55 group, indicated by grey, represents being in or category. Last but not least, the 56-60 category, represented by maroon, accounts for the fewest number of respondents. The statistics indicate the prevalence of the 40-50 age brackets, with decreasing representation with age. This spread may be indicative of a particular community, workforce, or social group' demographics', and should be probed further into the causes behind this age pattern.

**3.2) "What trend can be observed in the income distribution of the respondent?"**

Illustrations are not included in the reading sample

**Fig 3.2. Income Distribution of respondent****Interpretation:**

The above pie chart indicates the distribution of monthly income we saw through our survey. The biggest section indicates that a large majority of respondents are above 60,000. The 15,000-30,000 range, is the next largest. The 30,000-45,000 section, is small. The 45,000-60,000 section, is the smallest section of the population we survey.

**3.3) "Which fintech app category is used most frequently by the survey respondents?"**

Illustrations are not included in the reading sample

**Fig 3.3. Fintech app category usage by respondent****Interpretation:**

This bar graph illustrates the frequency of various fintech app use among survey respondents. The highest category is "Payment Apps (PhonePe, GooglePay, Paytm), " with a frequency of over 80, suggesting extensive use of these platforms. The combined category of "PaymentApps(PhonePe, GooglePay, Paytm), Investment apps (Groww, CRED)" demonstrates lower usage, at about 20, proposing some overlap but less frequent usage of both types. Lastly, "Investment apps (Groww, CRED)" is the only one with the lowest frequency, less than 10, showing the least frequent usage among the surveyed. Payment apps are the majority, and investment apps are fewer.

**3.4) "What are the user preferences between widely used payment apps and specialized or bundled fintech services?"**

Illustrations are not included in the reading sample

**Fig 3.4 Usage frequency of different fintech apps among respondents****Interpretation:**

This bar graph illustrates the usage frequency of different fintech apps among survey takers. "PhonePe" is the leader with the most frequency, suggesting it's the most used app. "Google Pay" is also seen to have high usage, albeit less than PhonePe. Combinations such as "PhonePe, Google Pay, Paytm" and "PhonePe, GooglePay, Groww, CRED " suggest users tend to use more than one platform. Interestingly, "Paytm" and "BHIM" are moderately used, and "GooglePay, Paytm, Groww" and "PhonePe, GooglePay, CRED, Smallcase, ETMoney, Scripbox" display mixed but lesser adoption. Platforms such as "Groww, WhatsApp Pay, SuperMoney" and "PhonePe, GooglePay, Paytm, and Groww" are less used, indicating niche popularity or lesser familiarity. The graph indicates a distinct penchant for large payment systems, with specialized or bundled fintech services exhibiting lesser adoption.

**3.5) "What do the usage statistics suggest about the necessity and frequency of app usage?"**

Illustrations are not included in the reading sample

**Fig 3.5 Necessity of app usage****Interpretation:**

The statistics simply state that daily use is the most frequent pattern, followed by use multiple times a day, which means that these apps are extremely necessary for everyday use and are utilized frequently for particular purposes. The low weekly and monthly usage imply heavy dependence on these apps for continuous or frequent requirements.

**3.6) What are the primary reasons for using Fintech apps?**

Illustrations are not included in the reading sample

**Fig 3.6 Reasons for app usage****Interpretation:**

Pairings such as "Faster transactions, Convenience, Absence of Physical currency" and "Better deals and offers, faster transactions, Absence of Physical currency, Convenience" also have significant frequencies, which indicate the multilateral attractiveness of Fintech apps. Factors such as "Better deals and offers" and "Absence of Physical currency" have lower individual frequencies, indicating that they are second-order drivers in comparison to speed and convenience.

**3.7) Before using fintech apps how often did you: [save for retirement]**

Illustrations are not included in the reading sample

**Fig 3.7 Save for retirement before app usage****Interpretation:**

Many of the respondents never or rarely saved for retirement or invested. This indicates that although individuals were quite conscientious about handling daily finances, long-term financial planning and investment were not as common before the use of fintech apps. The evidence suggests that fintech apps might have affected such habits by providing easier access to and regularity of financial management, saving, and investment.

**3.8) Before using fintech apps how often did you: [Invest in stocks or mutual funds]**

Illustrations are not included in the reading sample

**Fig 3.8 Invest in stocks or mutual funds before app usage****Interpretation:**

The information suggests that budgeting has been getting better, and there is a significant rise in the percentage of individuals who "Always" prepare and adhere to a budget. Tracking of expenses is still high, with "Sometimes" being the most frequent response, but a substantial percentage also track expenses "Always" or "Often." Saving for retirement has also increased, as more people report saving "Always" or "Often," although some save "Sometimes" or "Rarely." Likewise, investment in stocks or mutual funds has increased, with more people investing "Often" or "Always."

**3.9) Since using fintech apps how often do you: [Create and stick to a budget]**

Illustrations are not included in the reading sample

**Fig 3.9 Create and stick to a budget before fintech app usage****Interpretation:**

Most of the respondents "Strongly Agree" that their financial planning has been enhanced through fintech apps, followed by those who "Agree" or are "Neutral," with a few dissenting respondents. Whereas opinions on financial effectiveness are somewhat divergent, with a very strong "Agree" and "Neutral" presence, but still a notable "Strongly Agree," the financial awareness trend follows the same pattern, with the most frequent responses being "Strongly Agree" and "Agree," which indicate the financial applications of fintech assist customers to become wiser about money. Finally, realizing financial objectives is also ranked as a significant advantage, with a majority of respondents being either "Strongly Agree" or "Agree." Although there is some contention in all categories, the overall data would indicate that fintech apps have a generally beneficial effect on money management and education.

### 3.10) Since using fintech apps how often do you: [Track your expenses]

Illustrations are not included in the reading sample

#### Fig 3.10 Track your expenses before fintech app usage

##### Interpretation:

Most respondents either "Strongly Agree" or "Agree" that fintech apps have helped cause these problems, with impulse purchases getting the most agreement. Over-spending and over-borrowing also demonstrate strong concordance, although some respondents are still "Neutral" or "Disagree." Likewise, a majority of respondents believe that saving money has become harder with fintech apps, with "Agree" and "Strongly Agree" answers predominating. Although some respondents "Disagree" or "Strongly Disagree" with these statements, it would appear on balance that convenience is offered by fintech apps but so, too, is behavior that hurts financial stress.

### 3.11) Did Fintech apps help you in building and improving your CIBIL score

Illustrations are not included in the reading sample

#### Fig 3.11 Fintech apps help improve CIBIL score

##### Interpretation:

This pie chart shows the answers to the question: "Did Fintech apps assist you in developing and enhancing your CIBIL score?" Most of the respondents said "Yes," which is shown by the larger portion of the pie. The smaller portion shows that fewer respondents said "No." As a whole, the information indicates that most of the people who were surveyed think that fintech apps have helped in establishing and enhancing their CIBIL score.

### 3.12) Did you get the expected ROI from the investments made through Fintech apps?

Illustrations are not included in the reading sample

#### Fig 3.12 Expected Return from Fintech Apps

##### Interpretation:

This pie chart illustrates the answers to whether people got their anticipated ROI from investments done through Fintech apps. The pie is divided into nearly half and half, with a bit larger section showing "Yes" and a bit smaller section showing "No". This approximately even split indicates that views are reasonably split. While a bare majority did realize their anticipated returns, a substantial number did not, indicating probable diversity in Fintech app investment returns or user experiences.

### 3.13) How familiar are you with the following fintech app features (Rate on the scale of 1-5): [QR Code payments]

Illustrations are not included in the reading sample

#### Fig 3.13 Fintech app ratings given by respondents

**Interpretation:**

QR code payments have a polarized response, with most users rating their familiarity at level 5, but also a notable proportion at level 1. Play-to-save features have a more balanced distribution, with most falling in mid-range scores (3 and 4). Recharge and bill payment features are highly familiar, with heavy weighting at level 5. Loan and insurance features reflect a moderate degree of familiarity, with answers at all levels. Features relating to travel, FASTAG, and food online are highly familiar at level 5 but also reflect a significant number of lower scores. Instalment purchases have a relatively even spread, with most users placing their familiarity at levels 3, 4, and 5. Generally, the data indicates that although some fintech features, including QR payments and bill payments, are well known, others such as play-to-save and loans have mixed levels of awareness among users.

**3.14) Do you believe these features: [Have a Positive impact on personal finance]**

Illustrations are not included in the reading sample

**Fig 3.14 Impact of fintech app on personal finance****Interpretation:**

Most people "Strongly Agree" or "Agree" that their effects are positive, with nearly all respondents sharing the same opinions, accepting a very slight percentage who had the opposite viewpoints. A large percentage is still "Neutral" to show ambiguity regarding their consequences. Conversely, for the negative effect, the dominant response is "Neutral," then an even balance of "Agree" and "Strongly Agree," which indicates that though some users do see risks or drawbacks, there is no solid consensus on adverse effects. Fewer people "Disagree" or "Strongly Disagree" with the notion that fintech features hurt personal finance. Overall, the evidence indicates that the majority of users perceive fintech apps as positive, although some admit potential negatives or are unsure of their complete effects.

**3.15) What are the main barriers that prevent you from using fintech apps more frequently?**

Illustrations are not included in the reading sample

**Fig 3.15 Barriers while using fintech apps****Interpretation:**

Clusters such as "Concern regarding data security and privacy, Difficulty to comprehend app features, Limited internet connectivity" emphasize the diversity of such barriers. "Limited internet connectivity" and "Server connectivity issues" have moderate frequencies, with "None" having the lowest, indicating most respondents experience some barriers. The data places the most importance on security and ease of use as major challenges for broader fintech adoption.

**3.16) Has the use of fintech apps improved your financial security and stability**

Illustrations are not included in the reading sample

**Fig 3.16 The Fintech app provides financial security and stability.****Interpretation:**

The biggest sections, "Strongly agree" and "Agree", are two positive measures with high percentage values, that is, a majority of the users feel that fintech apps have positively affected their financial status. "Neutral" accounts for a large chunk of respondents who are neither agreeing nor disagreeing. "Disagree" and "Strongly disagree" are small segments, pointing to the fact that negative views are few. As a whole, the findings emphatically endorse the opinion that fintech apps are regarded as healthy for financial stability and security, with most having positive or neutral attitudes. The overwhelming prevalence of "Strongly Agree" and "Agree" emphasizes the perceived positive effects of the apps.

**4. LIMITATIONS OF THE STUDY:**

#### 4.1. Specific Fintech Apps:

The study only focuses on a few of the most popular Fintech apps, thereby excluding niche or lesser-known applications.

#### 4.2. Employee Demographics:

The study primarily focuses on a specific demographic of middle-aged employees, such as those with higher incomes, particular industries, or education levels.

#### 4.3. Self-Reported Data:

Self-reported data from participants may lead to biases because of recall errors, social desirability bias, or inconsistent reporting.

#### 4.4. Limited access to financial data:

Actual data on financial management, such as transaction histories and investment portfolios is not available owing to privacy reasons or data-sharing restrictions.

#### 4.5. Geographical Limitations:

The study is confined to Telangana and Andhra Pradesh only, which limits the generalizability of findings to other locations.

### 5 CONCLUSION:

The research reveals the increasing use of fintech apps by middle-aged employees, with payment apps such as PhonePe, Google Pay, and Pay tm being the most popular. A huge majority of users (87.3%) use these apps on a daily or several times a day basis, showing profound integration into their financial patterns. While fintech apps have improved financial planning among many, with 72% recognizing their contribution, over-borrowing (56.7%) and impulse purchases (62.1%) are issues that can lead to financial instability. Speed of transactions (16.2%) and ease of use (11.7%) are the key drivers for fintech uptake, while security and privacy issues related to data (21.6%) are the greatest obstacles. The research recommends that fintech firms develop stronger security, financial education, and prudent borrowing features alongside broadening investment and savings opportunities. Consumers, however, should be careful when borrowing, use budgeting tools, and employ fintech platforms for wealth accumulation over the long term. This will enable the optimization of gains from fintech apps and mitigate financial risks among users.

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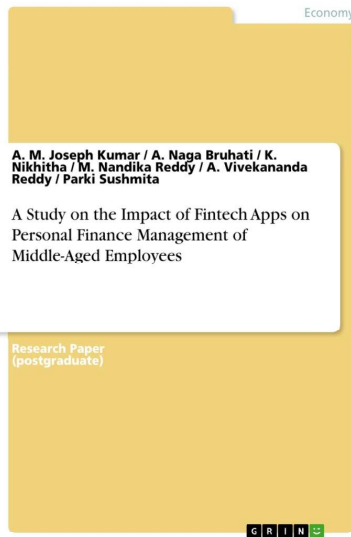
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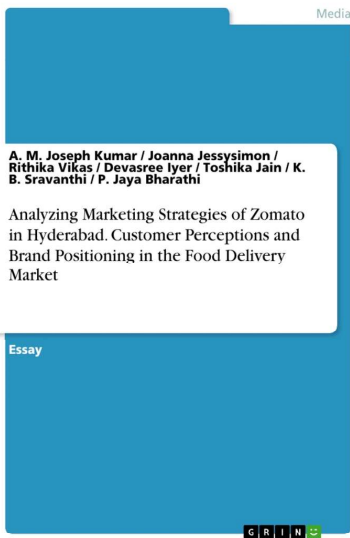
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Authors

A. M. Joseph Kumar (Author), Atla Sai Vardhan (Author), Gouni Sai Anmol (Author), Kola Harsha Vardhan (Author), Maryala Hari Narayana (Author), M. Sunanda (Author)

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Research Paper  
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A Prabhu (Author)

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Biopics in Telugu Cinema. Narrative Strategies, Cultural Identity, and Ethical Challenges

Course  
Mass Communication

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A Prabhu (Author)

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Course B.Com (Honors) Strategic Finance

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Author M. Arul Jothi et al. (Author)

Publication Year 2024

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Authors

P. Y. Radhika (Author), A. Pashupathinath (Author), Hema Devi (Author), Jayashree (Author), Prachi Kumari (Author), Chiranjiv Jangid (Author), Tilak D. Jani (Author), M. Veera Swamy (Author), M. Arul Jothi (Author)

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