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**ADVANCEMENT OF TECHNOLOGIES IN FINTECH: AN ANALYSIS ON  
CUSTOMER ADOPTION AND EXPERIENCE WITH PARTICULAR TO  
BENGALURU CITY**

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**Abstract**

This Study investigates the impact of technology Development on customer experience in the Fintech sector. It uses qualitative data to analyse various aspects of user satisfaction, such as usability, functionality, security and overall experience with Fintech Applications.

The Study investigates the awareness level, perception and satisfaction level of the fintech user with the advancement of FinTech's technological. Primary data are collected using a structured questionnaire from 100 respondents. The data is collected based on Qualifications and the Study is focused on Bengaluru. A Convenient Non-Probability sampling distribution is used for data collection.

This research provides valuable insights for Fintech firms, policymakers, and regulators. It highlights the need for a customer-centric approach to technology development, robust security measures and collaborative regulatory frameworks to harness the full potential of Fintech innovations and deliver exceptional customer experiences.

Factors affecting consumer satisfaction include ease of use and security features. It has been demonstrated that technological advancements like blockchain and artificial intelligence (AI) enhance the customer experience by ensuring secure transactions and providing customized services. Reduced transaction costs, cost transparency, and other financial advantages contribute to cost-effectiveness.

**Keywords:** Financial Technology, Perception and attitude, Customer satisfaction, customer Awareness, Customer Experience and Technology advancement.

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**1. INTRODUCTION**

Innovation is pervasive. It is impossible to overlook the notable changes in every field when we contrast the times we live in today with those of forty, thirty or even twenty years ago. Rapid technological advancements have altered the globe to unthinkable degrees and these changes will continue indefinitely. The new technologically advanced era not only saw significant advancements in production, telecommunications and computer technology, but it also altered the financial industry.

**FINTECH**

Fintech has unlimited users from investment apps and cryptocurrencies to mobile banking and insurance. Mobile payments, digital currencies like Bitcoin, alternative lending options, small company crowdsourcing platforms and robot-advisers which give users access to expert financial advice for little or no cost are all examples of Fintech(Langley & Leyshon, 2020). The fintech revolution in India is transforming how millions of people access, manage, and grow their wealth across the nation. India's unique combination of digital infrastructure, particularly the JAM trinity (Jan Dhan, Aadhaar, Mobile) has opened the doors for fintech innovation. (Fintech Revolution in India: A Game Changer for Financial Services, n.d.) At the same time, 190 million adults without bank accounts have been excluded from most, if not all, financial services(Mohapatra et al., 2020).

India has 87% rates of fintech adoption which is compared to the global average of 64% ([Harasim, 2021](#)). It is also among the fastest-growing Fintech markets worldwide, with over 2,000 DPIIT-recognized Financial Technology (Fintech) start-ups driving this growth. Despite these advancements, India still has approximately 190 million people without access to banking services, making it the second-largest unbanked population globally ([Mohapatra et al., 2020](#)).

India's Fintech sector has witnessed remarkable growth, mainly driven by increasing internet penetration ([Datta, 2023](#)). A pivotal moment came in 2016 with the demonetization of ₹500 and ₹1,000 currency notes, accelerating the transition from a cash-based economy to widespread digital financial adoption ([Fouillet et al., 2020](#)). While Fintech companies existed before this shift, demonetization significantly expanded the sector.

The Indian Fintech ecosystem features a wide array of sub-segments, including Payments, Lending, Wealth Technology (WealthTech), Personal Finance Management, Insurance Technology (Insurtech), and Regulation Technology (RegTech), among others. The implementation of UPI has been a game-changer, spurring rapid growth in the payments segment in recent years ([Kumari, 2025](#)). Fintech is poised to be vital in promoting financial inclusion and fostering digital adoption nationwide ([Lohith et al., 2025](#)).

## 2. LITERATURE REVIEW

1. **Abis. D. Pia. P & Limbu Y. (2024). Fintech and consumers: a systematic review and integrative framework. *Management Decision*.** The study aims to convey the current state of knowledge on how financial technology or Fintech, affects financial inclusion and what it means for institutions and consumers in terms of usability, accessibility and quality. The project aims to create a cohesive framework that will serve as an example of the main topic areas for further research in this field. According to the research, Fintech helps businesses and customers by making financial products more accessible, valuable and high-quality. The study offers a multidisciplinary integrative paradigm that connects financial technology to the three aspects of financial inclusion, including usage, access and quality. Based on their findings, the authors suggest several further investigation directions. ([Abis et al., 2024](#))
2. **Haritha. M. Ramamurthy. B. M & Ravi. V. An Empirical Study on Evaluation of Fintech Industry in Bengaluru. *International journal of health sciences: The*** study finds the Socioeconomic Features of Fintech and benefits of Fintech Services. The study highlights the need for more thorough knowledge regarding respondents' socioeconomic characteristics, the difficulties faced by fintech services and the overall influence of Fintech on different financial market groups. To study the demographic profile of respondents to analyse the challenges faced by Fintech and to analyse the motivations for adopting Fintech. ([Haritha et al., 2022](#))
3. **Migozzi. J. Urban. M. & Wójcik. D. (2024). "You should follow India's lead": India's fintech ecosystems are changing the financial landscape.** The research included mixed methods, which included quantitative analysis, data extraction and categorization. It examined the Fintech Network, Investment and Locational Trends. Recognizing It recognized the State's Role and Analysed City-Level Dynamics. It aimed to identify the fin-tech role in Geography finance in two Directions. The findings concerned the rise of financial hubs, the function of state investment networks, regional inequalities and geographic diversity. ([Migozzi et al., 2023](#))
4. **Calitatea and Team (2024). Old Interventions and Performance of Fintech Firms: Evidence from Chennai City.** The emphasis on digital transformation in the fourth industrial revolution is driving changes in traditional financial services through the emergence of fintech services. Economic expansion, technical progress and industrialization are all fuelled by fintech success. In expectation of such a development, Indian Financial technology businesses have drawn much attention, yet their performance has lagged. This Empirical Study examines the impact of organizational development interventions on the financial sector's business performance in Chennai. Hood Interventions and organizational performance were the subject of a descriptive study conducted on fintech enterprises in Chennai. The hypotheses of 410 respondents are tested using structural equation modelling and simple random sampling. (Calitatea & Team, 2024 )
5. **Philip. B. & Shetty. P. (2025). Indian Journal of Modern Research and Reviews** this research aims to evaluate the many effects of Fintech innovations on conventional banking, with a particular emphasis on technological upheavals, consumer behaviour and security issues. To determine the degree of technical disruptions brought about by Fintech developments in financial services, a survey comprising 385

respondents was carried out. The results show that Fintech solutions are widely accepted and adopted and respondents acknowledge that they have revolutionised their banking experiences. Additionally, there was a discernible preference for online banking services over conventional techniques, indicating a shift in customer behaviour in favour of digital alternatives. (Bijin Philip and Prathvi Shetty, 2025)

### 3. STATEMENT OF PROBLEM

The financial sector has witnessed a significant technological advancement, revolutionising how clients interact with financial services. The traditional financial services sector has significantly transformed due to the swift progress of financial technology, or Fintech. Innovative services like digital payments, robo-advisors, mobile banking and blockchain-based solutions are made possible by technological advancements that revolutionise how consumers engage with financial institutions. However, even if these technologies can improve user experience, there are a few concerns about the security aspects of the fintech services and their usage (Urus & Mohamed, 2021).

To provide a solution to the following question, research is conducted.

1. How are people aware of the Fintech services and user safety?
2. What is the Perception and attitude of customers about Fintech Services that need to be studied?
3. Many people may be aware of Fintech Services and their perceptions of Fintech. Is it rent? Using fintech services is necessary to increase the customer's Satisfaction level.

### 4. OBJECTIVES

- To understand the adoption and level of awareness of Fintech services among consumers in Bengaluru City.
- To understand customers' Perceptions and attitudes towards Fintech Services.
- To determine the factors influencing the satisfaction of customers using Fintech services.

### 5. HYPOTHESIS OF THE STUDY

- **H0:** There is no Significant Relationship between socioeconomic factors and Fintech Services.
- **H1:** There is a Significant Relationship between Socio Economic Factors and Fintech Services.

### 6. SCOPE OF THE STUDY

This study investigates how customer experience in Bengaluru, one of India's IT hubs, is impacted by Fintech technological breakthroughs. It will concentrate on the metropolitan population that actively uses digital banking services. The research will examine several new Fintech technologies, including payment gateways, mobile banking apps like UPI and AI-powered financial products like chatbots and robo-advisors. It includes a study about the impact of technology on customer experiences, the perception and attitude of customers about Fintech services and user satisfaction levels by comparing the factors that influence the customer experience.

#### Limitation

The study is limited to Bengaluru City, which may concentrate on something other than other cities in India. The survey might not fully represent customers unfamiliar with or restricted access to Fintech services. The study may rely on data readily available to the public, such as questionnaires or interviews, which may not give a clear picture of how modern technologies affect the customer experience. The study is restricted to the study of the adoption level of Fintech.

#### Sampling Design

In the study, 100 respondents were interviewed to evaluate users awareness, perception, attitude and satisfaction level towards fintech services. The awareness about fintech services was measured based on the qualifications of the users in Bengaluru city. Qualifications include illiteracy, High School or Equivalent, PUC, Bachelor's Degree and Master's Degree. The data was collected through Convenience sampling.

#### Data Collection Method

- **Survey Method:** A structured questionnaire has framed.
- **Mode of Collection:** Online surveys through platforms like Google Forms, in-person surveys in different areas of Bengaluru.

#### Analysis and Interpretation

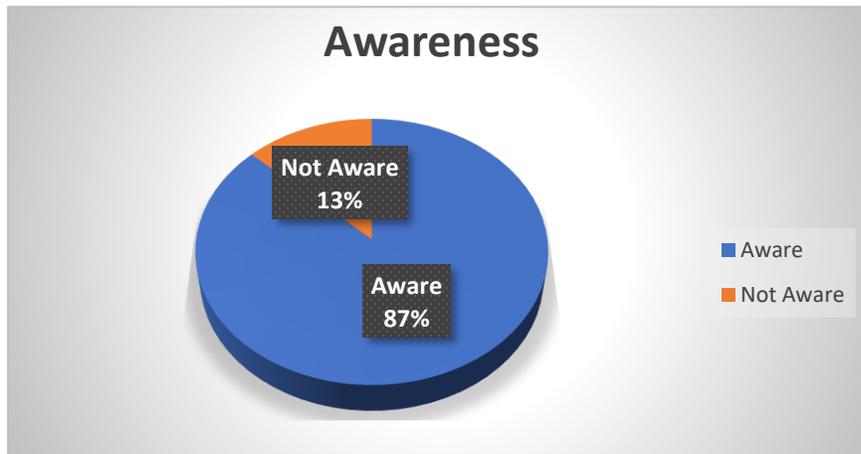
**1. Awareness about Fintech services among consumers in Bengaluru City.**

The study is undertaken in a manner that users are aware or not aware of Fintech services to analyse their awareness. The analysis is conducted by taking 100 respondents in Bangalore city.

**Table 1: Evaluation of Awareness level of Fintech Services.**

Awareness about Fintech	Number of Respondents
Aware	87
Not Aware	13
<b>Total</b>	<b>100</b>

**Chart 1: Awareness level of fintech Services.**



In chart No. 1, we can draw the inference that among the 100 respondents in Bengaluru city, awareness of the users of fintech services, about 87 Respondents (87%) have awareness towards Fintech Services and 13 respondents (13%) have awareness about Fintech Services. The Data is collected from all the sections of demographic aspects which includes Gender, age, Occupation, Education and Income Socio factors. Awareness about the fintech services are more Bengaluru city compare to rural areas(Hegde, 2024; Singh, 2025).

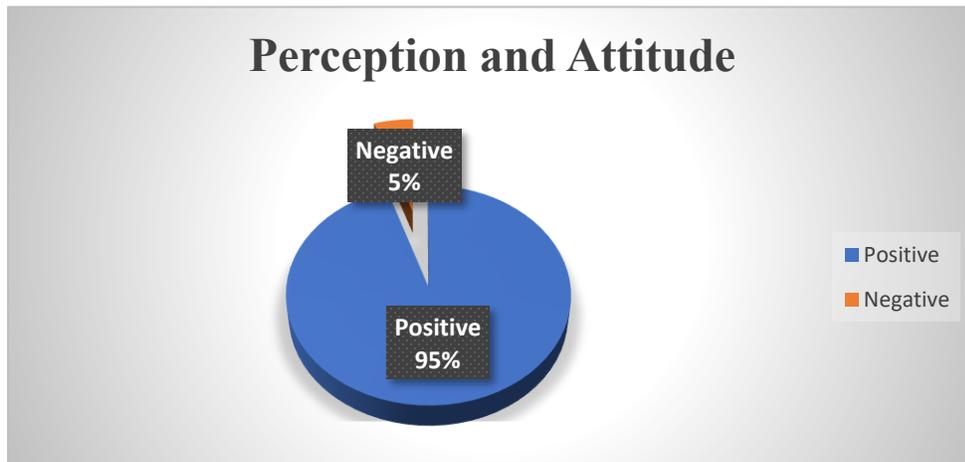
**1. Perceptions and attitudes towards Fintech Services.**

To analyse users' perceptions and attitudes towards Fintech Services, the study is undertaken in a manner that shows that the users have a positive or negative perception of Fintech services. The Users in Bengaluru city may be aware of the fintech services, but to understand the perception and attitude of the users, the evaluation has been undertaken.

**Table 2: Evaluation of Perceptions and attitudes towards Fintech Services**

Perception and Attitude	Number of Respondents
Positive	95
Negative	05
<b>Total</b>	<b>100</b>

**Chart No 2: Perceptions and attitudes towards Fintech Services**



In chart No. 2, we can infer that among the 100 respondents in Bengaluru city, the perception and attitude of the users of fintech services are: About 95 Respondents (95%) have a positive perception and attitude towards Fintech Services and 05 respondents (5%) have a Negative perception and attitude towards Fintech Services due to the lack of awareness. Positive perception towards fintech services occurs in the mind of the users due to easy access, faster and Convenient which saves the time of the users in dealing with financial activities(Gupta et al., 2023; Pentury, 2023). Fintech platform gives a unique services to the Customer like Insurance activities, banking activities, robo advisors and regulation aspects activities so the people has a positive perception towards Fintech services(Hendershott et al., 2021; Waliszewski & Warchlewska, 2020). Negative perception occur due to lack of awareness about the fintech services and also a issues related to security concerns on their a financial data as all the payments are used by the financial information about the users(Al-Afeef et al., 2023; Elsaman et al., 2024).

**1. The factors influencing the satisfaction level of customers using Fintech services.**

To analyse the satisfaction level of customers through Fintech Services. The study included ten Customer experience factors that influence the Satisfaction Level. To calculate the Satisfaction level of the Users, the factors are given rank and based on the ranking, the satisfaction level is ascertained. Customer experience includes Reliability and Accuracy, Ease of Use, response time, tailored to user needs, Value for money, Effective assistance, Data protection, Consistent uptime, Compatibility with other tools and Regular updates and new features using Fintech services.

**Table 3: Evaluating the factors influencing the satisfaction level of Customer using fintech services. (The table is given below)**

**Score: Number of Rank in each factor X weights**

- Rank 1:** 10 weights                      **Rank 6:** 5 Weights
- Rank 2:** 9 weights                      **Rank 7:** 4 Weights
- Rank 3:** 8 Weights                      **Rank 8:** 3 weights
- Rank 4:** 7 weights                      **Rank 9:** 2 weights
- Rank 5:** 6 Weights                      **Rank 10:** 1 weight

Weights	10	09	08	07	06	05	04	03	02	01	Total	Rank
Statements	Rank 1	Rank 2	Rank 3	Rank 4	Rank 5	Rank 6	Rank 7	Rank 8	Rank 9	Rank 10	Score	
Reliability and Accuracy	56 (560)	13 (117)	06 (48)	03 (21)	05 (30)	02 (10)	04 (16)	04 (12)	06 (12)	01 (01)	827	01
Ease of Use	20 (200)	47 (423)	10 (80)	04 (28)	05 (30)	01 (05)	03 (12)	05 (15)	04 (08)	01 (01)	802	02
Response for time	3 (30)	13 (117)	54 (432)	14 (98)	03 (18)	05 (25)	04 (16)	03 (09)	01 (02)	00 (00)	747	03
Tailored to user needs	1 (10)	05 (45)	06 (48)	56 (392)	08 (48)	07 (35)	05 (20)	03 (09)	04 (08)	05 (05)	620	04

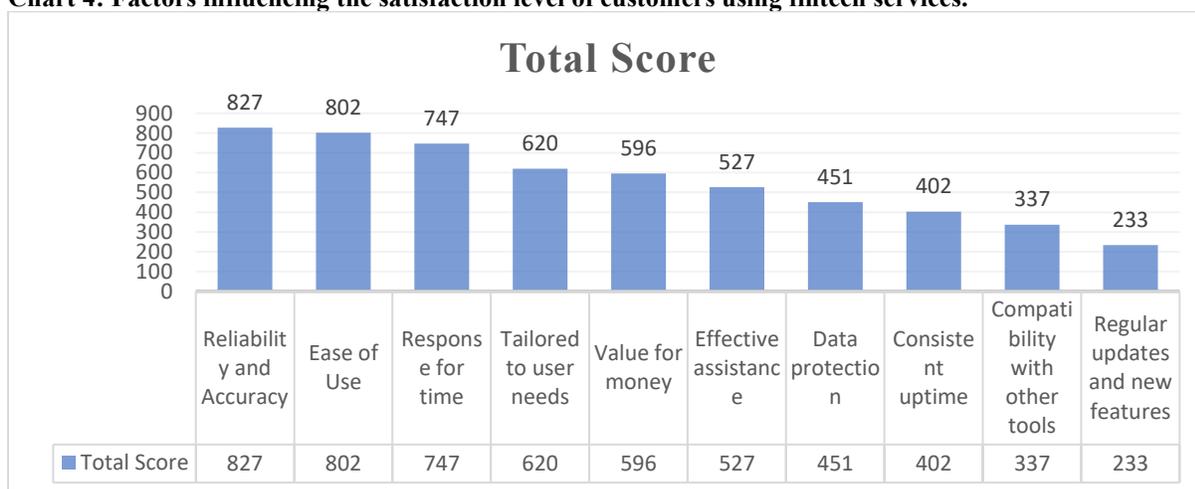
Value for money	6 (60)	02 (18)	04 (32)	08 (56)	57 (342)	13 (65)	02 (08)	02 (06)	03 (06)	03 (03)	596	05
Effective assistance	2 (20)	03 (27)	03 (24)	03 (21)	16 (96)	59 (295)	07 (28)	04 (12)	01 (02)	02 (02)	527	06
Data protection	1 (10)	06 (54)	04 (32)	09 (63)	04 (24)	04 (20)	55 (220)	06 (18)	01 (02)	08 (08)	451	07
Consistent uptime	3 (30)	06 (54)	01 (8)	02 (14)	02 (12)	10 (50)	10 (40)	56 (168)	11 (22)	04 (04)	402	08
Compatibility with other tools	4 (40)	05 (45)	03 (24)	02 (14)	00 (00)	06 (30)	05 (20)	13 (39)	60 (120)	05 (05)	337	09
Regular updates and new features	4 (40)	02 (18)	04 (32)	01 (07)	01 (06)	04 (20)	04 (16)	03 (09)	09 (18)	67 (67)	233	10

**Table 4 Factors influencing the satisfaction level of Customers using fintech services.**

The satisfaction level of users of fintech services is ascertained by ranking the Customer Experience factors that influence the Satisfaction level. Even though customers use the fintech services regularly, it is essential to know the factors that make them use them regularly. The table includes certain statements which influence the satisfaction level.

Sl No	Statements	Total Score	Rank
1	Reliability and Accuracy	827	01
2	Ease of Use	802	02
3	Response for time	747	03
4	Tailored to user needs	620	04
5	Value for money	596	05
6	Effective assistance	527	06
7	Data protection	451	07
8	Consistent uptime	402	08
9	Compatibility with other tools	337	09
10	Regular updates and new features	233	10

**Chart 4: Factors influencing the satisfaction level of customers using fintech services.**



In Chart no 4, we can infer the satisfaction level of Fintech service users based on the factors influencing the customer experience. Reliability and accuracy have given the users 1st rank in the process of giving more satisfaction by using Fintech services, with a total score of 827. Regular updates and new features have given the 10th rank in providing satisfaction by using Fintech services users, with a total score of 233. The data is collected from the 100 respondents by ascertaining each rank for the Factors influencing the satisfaction level of the users. In the Study, the customer experience is ascertained by ten factors. The factor with 1st rank and the highest score gives a higher satisfaction level to the user of the Fintech Services, The Factor with 10th rank and the lowest score gives a lower satisfaction level to

the user of the fintech services among the 100 respondents in Bengaluru City.

**1. Awareness level based on the Gender**

To analyse users' Awareness of Fintech Services based on their Gender and socioeconomic characteristics, the Chi-Square statistical tool has been adopted. This tool helps find the relationship between Gender and awareness level about Fintech services.

**Hypothesis**

- The study suggests a null hypothesis (**H<sub>0</sub>**) that there is no correlation between gender and awareness of Fintech services.
- While an alternative hypothesis (**H<sub>1</sub>**) suggests a relationship between gender and Awareness of Fintech Services.

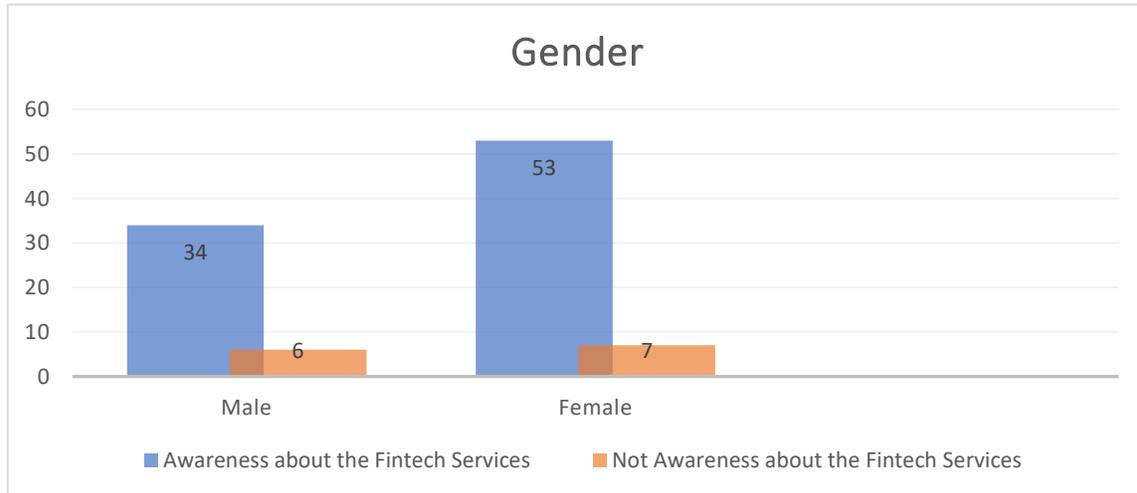
**Table 1: Evaluation of Awareness Level Based on Gender**

Gender	Awareness about the Fintech Services	Not Awareness about the Fintech Services	Total
Male	34	6	40
Female	53	07	60
<b>Total</b>	<b>87</b>	<b>13</b>	<b>100</b>

The significance level: 0.05, Degree of Freedom: 1  
 Calculated value 0.23578 and the table value shows 3.841.

**Chart No 1: Awareness Level Based on Gender**

Chart No. 1 evaluates the users' awareness level of fintech services based on age, socioeconomic characteristics and other factors. The calculated value is less than the table value, so accept the NULL Hypothesis and reject the Alternative Hypothesis. There is no significant relationship between Gender Demographic factors and Awareness about Fintech services.



**1. Awareness level based on the age**

The Chi-Square statistical tool has been adopted to analyse users' Awareness of Fintech Services based on their Age, socioeconomic characteristics and other factors. This tool helps in finding the relationship between age and awareness level about Fintech services.

**Hypothesis**

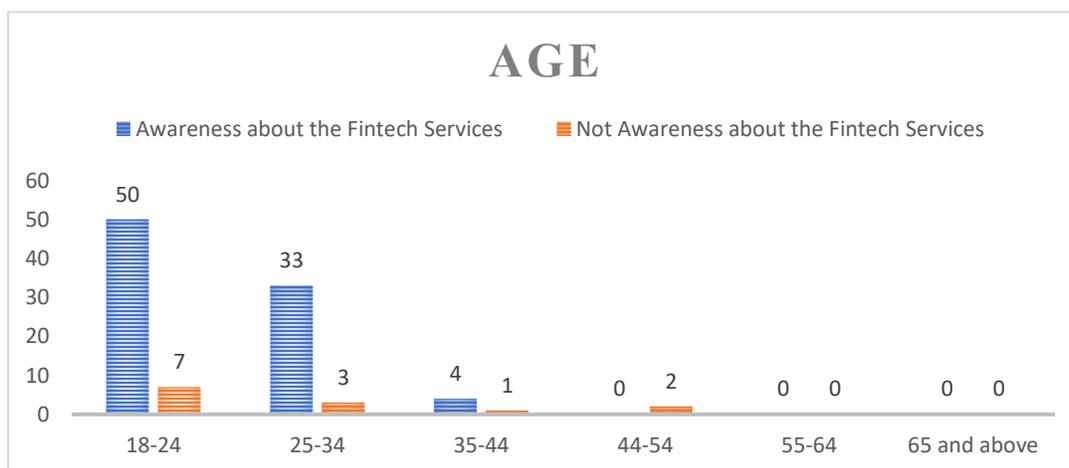
- **H<sub>0</sub>**: There is no relationship between age and Awareness of the Fintech Services.
- **H<sub>1</sub>**: There is a relationship between age factor and Awareness of the Fintech Services.

**Table 2: Evaluation of Awareness Level Based on age**

Age	Awareness about the Fintech Services	Not Awareness about the Fintech Services	Total
18-24	50	07	57
25-34	33	03	36
35-44	04	1	05
44-54	00	2	02
55-64	00	00	00
65 and above	00	00	00
<b>Total</b>	<b>87</b>	<b>13</b>	<b>100</b>

The significance level: 0.05, Degree of Freedom: 5  
 Calculated value is **14.32051** and the table value is **11.07**

**Chart No 2: Awareness Level Based on Age**



In the Chart No 2. The users' awareness level of fintech services has been evaluated based on their Age and Socio-Economic Characteristics. The calculated value is more than the table value, so reject the Null Hypothesis and accept the Alternative Hypothesis. So there is a significant relationship between Age Demographic factor and Awareness of the Fintech services.

**1. Awareness level based on Occupation**

The Chi-Square statistical tool has been adopted to analyse users' awareness of fintech services based on their Occupation and socioeconomic characteristics. This tool helps find the relationship between Occupation and awareness level about Fintech services.

**Hypothesis**

- **H0:** There is no relationship between the occupation factor and awareness of Fintech Services.
- **H1:** There is a relationship between Occupation and awareness of Fintech Services.

**Table 3: Evaluation of Awareness Level Based on Occupation**

Occupation	Awareness about the Fintech Services	Not Awareness about the Fintech Services	Total
Student	32	06	38
Employed	46	04	50
Self-Employed	01	02	03
Retired	00	00	00
Other	08	01	09

<b>Total</b>	<b>87</b>	<b>13</b>	<b>100</b>
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The significance level=0.05, Degree of Freedom: 4  
 Calculated value is **9.034597** and the table value is **9.488**

**Chart No 3: Awareness Level Based on occupation**

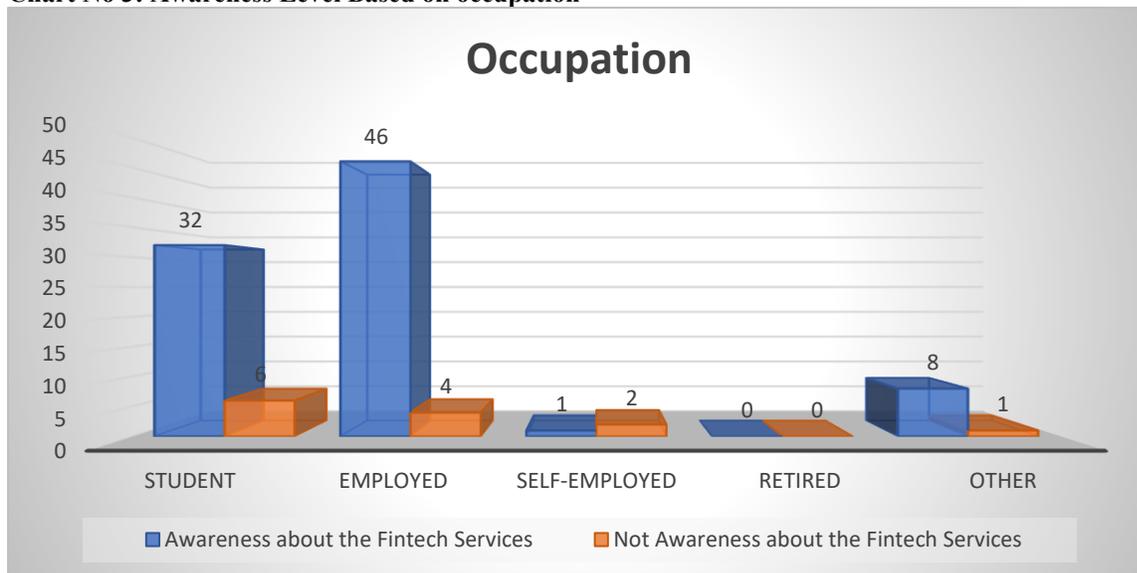


Chart No 3 Shows no significant relationship between occupation demographic factors and awareness of fintech services, rejecting the Alternative Hypothesis. Occupation of Individuals does not impact on the awareness on the Fintech services, since there is no relationship between Occupation and Awareness of fintech Services. Accepting the Null hypothesis in particular factors, since the Occupation does not impact more on the fintech services.

**1. Awareness Level Based on Qualification**

The chi-square statistical tool has been adopted to analyse users' Awareness of fintech services based on their qualifications and socioeconomic characteristics. This tool helps find the relationship between Qualifications and Fintech Services awareness level.

**Hypothesis**

- **H0:** There is no relationship between the Qualification demographic factor and the Awareness of Fintech Services.
- **H1:** There is a relationship between the Qualification demographic factor and Awareness about the Fintech Services.

**Table 4: Evaluation of Awareness Level Based on Qualification**

<b>Qualification</b>	<b>Awareness about the Fintech Services</b>	<b>Not Awareness about the Fintech Services</b>	<b>Total</b>
Illiterate	02	18	20
High School or Equivalent	03	17	20
PUC	10	10	20
Bachelor's Degree	15	05	20
Master's Degree	18	02	20
<b>Total</b>	<b>87</b>	<b>13</b>	<b>100</b>

The significance level=0.05, Degree of Freedom: 4  
 Calculated value is **23.4306** and the table value is **9.488**

**Chart No 4: Awareness Level Based on Qualification**

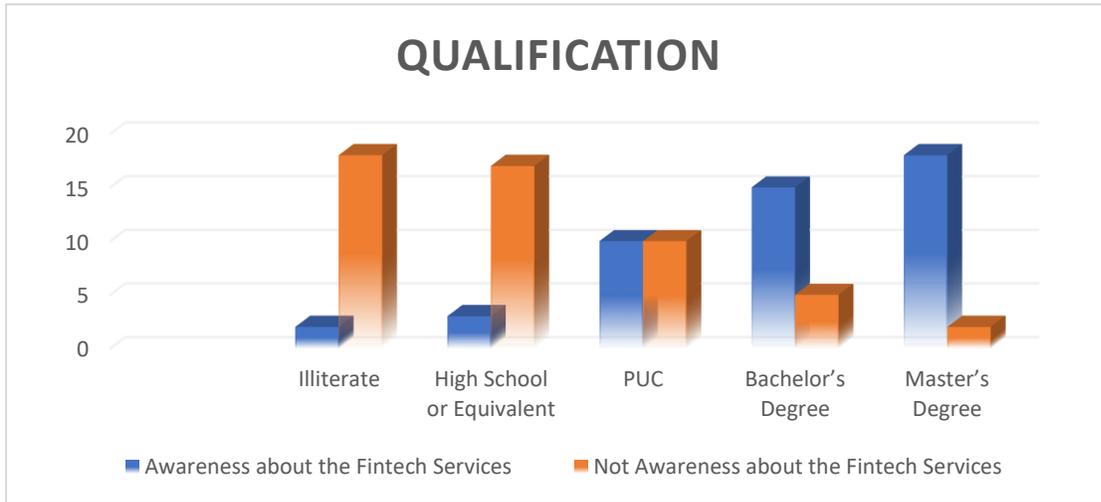


Chart No. 4 shows a significant

relationship between qualification demographic factor and awareness about fintech services, rejecting the NULL Hypothesis and accepting the Alternative Hypothesis. Qualification factors more impact on the Fintech services and awareness about varies services offered by Fintech companies. Master Degree, Bachelor's degree may have more awareness about the fintech services compare to PUC, High school and illiterates once.

**1. Awareness Level Based on Income**

In order to analyse users' Awareness of Fintech Services based on their Income and socioeconomic characteristics, the chi-square statistical tool has been adopted, which helps in finding the relationship between Income and Fintech services awareness level.

**Hypothesis**

- **(H<sub>0</sub>):** Income as a demographic factor has no relationship with awareness of Fintech services.
- **(H<sub>1</sub>):** Income as a demographic factor is related to awareness of Fintech services.

**Table 5: Evaluation of Awareness Level Based on Income**

Income	Awareness about the Fintech Services	Not Awareness about the Fintech Services	Total
Less than Rs20000	36	10	46
Rs20000-Rs50000	44	03	47
Rs50000-Rs100000	01	00	01
Rs100000-Rs200000	00	00	00
More than Rs 200000	06	00	06
<b>Total</b>	<b>87</b>	<b>13</b>	<b>100</b>

The significance level=0.05, degree of Freedom: 4  
 Calculated value is **5.971728** and the table value is **9.488**

**Chart No 5: Awareness Level Based on Income**

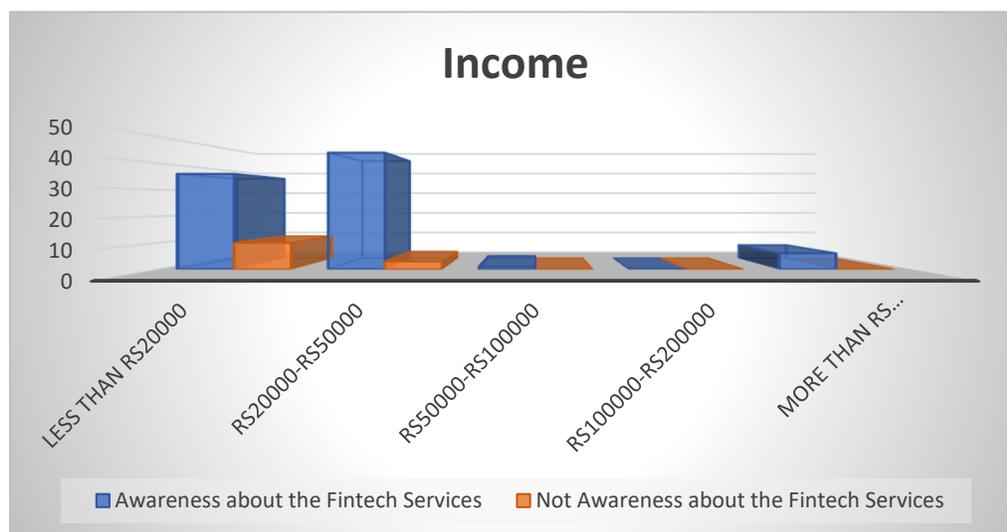


Chart No. 5 shows no significant relationship between income and awareness of Fintech services, as the calculated value is less than the table value. Null

Hypothesis can be accepted and alternative hypothesis should be rejected since the table value is more compared to calculated value. Income factors does not impact on the awareness about the fintech services as the people with less income may also know about the fintech services and people with more income may also know about the various services offered by the fintech companies.

**7. FINDINGS**

- Among 100 respondents, the study gives the findings that 87 respondents are aware about the Fintech services and 13 respondents are not aware about different Fintech services.
- 95 respondents are having Positive perception and attitude towards Fintech services and 05 Respondents are having Negative Perception towards Fintech services among 100 respondents from Bengaluru City.
- Among the Different Demographic Factors, the study concludes that Age and Qualification Socio Economic Factors are having a relationship with the Fintech services.
- Among the factors, the paper concludes that Gender, occupation and Income Socio Economic Factors are not having relationship with the fintech services.

**8. SUGGESTIONS**

Fintech Services offer a range of financial services and make economic transactions faster and more possible (Ferraro et al., 2024). However, they are not well-informed about fintech services. Therefore, the government ought to be involved in implementing a campaign to raise knowledge of Fintech services and their usage. The government should provide a platform for the people to learn about the Fintech services by creating an awareness programme about the Financial Technology services.

Due to the introduction of the Jana Dhan Yojana scheme by the Government of India the number of bank account openings has increased in the country, which gives an opportunity for people in the Country to obtain a number of banking services (Sharma, 2015). Cybersecurity should be implemented properly in order to build the customer trust in the usage of the Fintech services. Offering proactive support instead of reactive support to customer for using the Artificial Intelligence and chatbots.

The usage of fintech services application should be indulged with multilingual and accessible support to the users of the fintech services. Insurtech platform must be promoted to the customer to be involved in the insurance activities by making user friendly platform to the customers.

In order to prevent cybercrime, the government should give cyber security for financial information top priority. This is because electronic payments are made online by connecting a bank account and a mobile number (Sunil & Nalwaya, 2023).

**9. CONCLUSION**

The research on the impact of Fintech technological growth on customer experience, explicitly concerning Bengaluru City, offers critical new insights into how the financial technology industry's rapid improvements are changing how customers interact with financial services. Customer satisfaction has increased due to simplicity of use, especially among younger, tech-savvy consumers (Harasim, 2021). With more recent technologies like block chain and crypto currencies, consumers are becoming more concerned about cyber security, data privacy and the possibility of fraud (Liyanaarachchi et al., 2024). Proper and more robust regulatory compliance and transparent practices should be made to reduce the customer's fear regarding security. The degree to which Fintech companies can resolve consumer problems and provide seamless, user-friendly services will determine how long these technologies are adopted. The swift adoption and development of finance solutions in Bengaluru can be attributed to the city's tech-savvy populace and robust start-up scene (Gonzalo et al., 2022; Sharma & Adeniyi, 2025). The survey emphasizes how crucial customer-centric design and ongoing innovation are to maintaining a competitive edge in the finance industry. Technological development in fintech has evolved during the year which has helped in increasing the customer usage and customer experience (Bethlendi & Szöcs, 2022). Age and Qualification of the Socio Economic variable has more impacted on the Fintech Function, usages and Services (Islam & Khan, 2024; Sadiq et al., 2023).

## 10. STATEMENTS & DECLARATIONS:

### Use of AI Statement

The authors declare that they have used generative artificial intelligence, specifically ChatGPT in the writing of this manuscript and/or in the creation of images, graphics, tables, or their corresponding captions

### Conflict of Interest and Declarations:

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