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Prominent factors that drive fintech adoption: An extension of the UTAUT2 model with trust

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Abstract
Assessment of technology-enabled financial products and services is regarded as a noteworthy aspect in the swiftly digitalised global economy. In the context of the above, fintech services like m-banking, m-payments, e-wallets, P2P lending, crowdfunding, fintech insurance, fintech lending, fintech investment, etc. play a remarkable role in building a prosperous economy. Therefore, the present empirical research is intended to investigate and identify the prominent factors that impact customers in Karnataka to adopt fintech services. The study employed the UTAUT2 model with an incorporation of trust to outline essential factors for testing. The PLS-Sem technique was utilised to analyse the gathered data in order to assess the validity of the hypothesis framed. For these instances, 225 responses were obtained from fintech service users in Karnataka who participated in the current study. The results demonstrate that effort expectancy, social influence, price value, and trust are the most prominent factors that influence fintech adoption. However, factors like performance expectancy, facilitating conditions, hedonic motivation, and trust do not have a significant impact on the customers. Finally, this study makes a significant contribution for policymakers, service providers, and fintech firms to enhance fintech adoption by their customers through providing valuable and user-friendly services.

Keywords: Fintech, UTAUT2, adoption, trust, behavioural intention, Karnataka

Introduction

The current technological dynamics have played a significant and comprehensive role in transforming financial institutions by offering improved efficiency, customer experience, competitiveness, cost reduction, security compliances, and extended accessibility to meet the needs of the customers. Fintech is a technology-equipped innovation that rapidly emerged in a cash-driven economy like India (Lal *et al*., 2020) [31]. Moreover, integration of fintech and financial industry plays a remarkable role in providing financial services in rural areas. Fintech innovative utilities offer the best financial access to millions of individuals who may not have access to traditional banking services in rural areas. Grasping changing preferences, behaviours, and business needs is pivotal for the long-lasting success and sustainability of fintech startups and the industry as a whole (Josyula, 2023; Setiawan *et al*., 2021) [27, 44]. At the same time, the fastest expansion of the fintech ecosystem is crucial for transforming all-round economic growth, with mobile money services and digital wallets addressing economic infrastructure gaps. These innovative solutions allow customers to do financial transactions at an affordable cost, and these reliable services help to fill the gap between the banked and unbanked populations (Goswami *et al*., 2022) [19]. A remarkable increase in the usage of smartphones and the advancement of technology make support for the growing digital payment industry significantly. Fintech has empowered its clients to attain financial benefits more quickly and efficiently than the traditional offers (Nathan *et al*., 2022) [34].

However, despite the expansion of startups in industrial sectors like financial services, telecommunications, and retail and their incredible contribution to banking earnings, the adoption of fintech is not enough as anticipated due to worries about security and responsiveness (Singh *et al*., 2020) [45]. Correspondingly, (Al Nawayseh, 2020) [1] pointed out that clients are more likely to be interested in utilising services of the fintech industry when the risk perception is very low, and at the same instant factors like expected benefits, peer support, and belief should be at the greatest extent. Regulatory reforms, optimum construction of strategies, and the making of stronger securities are requisites for the financial companies to overcome losses and fraudulent activities. According to a study conducted by (Riquelme & Rios, 2010) [39], the main factors that influence adoption of m-banking services are convenience, friends' circle norms, and risks. Confirmation of anticipated benefits, social influence, post-acceptance convenience, and most importantly, faith are the most significant forces impacting continuous utilisation of fintech. Constant fulfilment of customers' expectations and proper allocation of resources by the fintech firm could enlarge post-usage expected benefits and satisfaction, and by that means impact customers' continuous usage intention (Savitha *et al*., 2022) [42]. Furthermore, client's regular unitisation of services provided by the fintech industry is primarily influenced by their trust in the data privacy, confidentiality, safety, security, and authenticity of services. All these factors influence trust in fintech. Hence, construction of strong bonding between the customers and service providers is mandatory for the expansion and enlargement of the fintech industry (K. Gupta *et al*., 2023) [20].

Consequently, a recent report on the Indian fintech industry by Boston Consulting Group highlighted that the Indian fintech ecosystem is cumulatively valued over 100 USD billion, but it is still in the middle of its journey and has the potential to develop exponential growth. However, as of July 2024, 12,370 fintech companies are working in India,

with a growth rate of 12 percent from 2019 to present. Achieved 56 percent of revenue growth between 2022 and 2023, compared to 13 percent of growth rate of global fintech in the similar period. However, as per a report by Traxcon, there was a 59 percent drop in fintech equity funding of Indian fintech companies in the first half of the calendar year 2024. Though these statistics demonstrate that even the growth is revenue, fintech companies are suffering from low equity funding. The slowdown of funding reflects the need for better and continuous strategic planning among fintech startups and investors. Fintech companies must concentrate on the advancement of technology and a proper regulatory system to create growth and innovative opportunities to construct a dynamic ecosystem. To build a well-structured ecosystem to boot trust and belief among the customers and investors, it is pivotal to understand the customers real awareness and attitude towards the adoption of fintech services.

As of the above-mentioned empirical evidence, it is noticed that the fintech ecosystem is growing but not as much as expected. The whole industry is facing a lot of challenges like lack of awareness, regulatory system, data privacy, safety, trust, etc. These obstacles hinder the growth force. However, the present study intended to understand and explore the prominent forces that significantly influence customers behavioural intentions to adopt fintech services in Karnataka, India. Previously, limited studies adopted the extended UTAUT2 model to investigate behavioural intentions to adopt fintech services in Karnataka, India. Thus, the present study adopted the above-mentioned model to test the most prominent factors that significantly influence customers' attitudes. Furthermore, as mentioned earlier, an additional construct, trust, has been adopted to test individualistic perception among the customers about behavioural intention regular utilisation of fintech-based services.

The remaining part of the current study is structured as follows sections: Section No. 2 introduces the theoretical framework and the research model. More specifically, prior studies relevant to fintech adoption in India, attitude, and awareness of customers. Next, Section No. 3 highlights the conceptual framework and hypothesis formulation. In addition, Section No. 4 outlines the methodology followed in our research. Following that, Section No. 5 will provide an analysis of the data and the corresponding results. Afterword, Section No. 6 focuses on discussion and conclusion. Subsequently, Section No. 7 explores the theoretical significance. Then Section No. 8 has practical implications, and finally, Section No. 9 concentrates on limitations and possibilities for future research.

Literature review and Theoretical framework

1. Prior Studies relevant to fintech adoption

India has seen a surge in acceptance of cashless payment methods, especially after note demonetization. The government has promoted the usage of technology-driven cashless utilities like virtual wallets, online marketing, mobile banking, online banking, etc. The financial industry has been revolutionised by Aadhar card, eKYC, UPI, and BHIM, resulting in a drastic increase in digital financial transactions. Government policies and the integration of IT with finance have increased digital money value (Vijai, 2019) [51]. India's FinTech sector has significantly benefitted from technological advancements, transforming the way financial offerings are administered and challenging traditional financial institutions (S. Gupta & Agrawal, 2021) [21]**.** The fintech industry has transformed finance, venture, trade, and digital money through the convergence of accounting and innovation. It enhances customer money-related techniques and budgetary responses, including banking programming and portable financial applications (Nair *et al*., 2021) [33]**.** Fintech companies are thriving with innovative ideas, and their significance is deepening and essential as the advancement of smartphones and internet facilities (Kanimozhi & K, 2022) [28]. The confidence of users in fintech facilities has a considerable impact on their willingness to adopt them, while ease of use and risk perceptions have no effect on adoption (Hu *et al*., 2019) [25]**.**

Table 1. Prior studies focusing on fintech adoption in India

Author	Category	Theories used	Sample size	Important finding and/or Suggestions
(Aggarwal *et al*., 2023)	Adoption	TPB	349	Information quality has a substantial effect on social norms and attitudes. In addition, intention to use fintech for financial transactions has been directly and considerably influenced by attitude and social conventions.
(Singh *et al*., 2020) [45]	Adoption	TAM and UTAUT	439	Behavioural intention is determined by perceived utilities and interpersonal influences. Technological aspects and digital utilities have a major impact on behavioural attributes.
(Savitha *et al*., 2022) [42]	Intention to Use Fintech P2P Apps	Extended ECM & TAM	463	Intention towards continuous usage is influenced by cognitive and normative beliefs. Post-purchase relies, and satisfaction depends on the level of accomplishment of early hopes.
(Srivastava *et al*., 2023)	Adoption	TAM	209	Security does not have a significant impact on users' intentions to use technology. However, government and cognitive perceptions have significant influence.
(Khan *et al*., 2022)	Adoption	MCDM and SEM	207	Fintech is highly user-friendly, has less risk, is dependable, beneficial for users, and has a strong tendency towards utilisation.
(Jena, 2022)	Implementation	Extended UTAUT	428	Factors like initial opinion, user-free service, and expectation of performance determine the banker's plan of implementation.
(K. Gupta *et al*., 2023) [20]	Usage	TAM	258	Factors such as data privacy and confidentiality, service authenticity, regulatory compliance, user convenience, cost-effectiveness, and user-free services have the greatest impact on customer interest in regular utilisation.
(Bakhshi *et al*., 2024)	Adoption	ISM	50	Traders are worried about the security of payments and have a lack of confidence about their personal data due to the potential frauds, as well as being influenced by hesitant community members. A lack of basic literacy and a limited knowledge about the application of fintech hinder

				them from recognising the advantages of utilising fintech.
(Sakhare *et al*., 2023)	Adoption	-	349	Technical and behavioural attributes are the main drivers to adopt fintech. Primary determinants of adoption intention are readiness, recommendation, and willingness to use.
(Khatri *et al*., 2020)	Usage	TAM	220	The confidence of customers is enhanced by brand image, company restriction, and trust in services. It allows customers to access services efficiently, conveniently, quickly, and without any time or location restrictions, which promotes friendly relations between service providers and their clients.
(Josyula, 2023) [27]	Adoption	-	393	Developing a user-centric and safe platform, providing additional service, and building trust with potential customers to emphasise the successful execution of the fintech platform. In addition, these platforms are widely used due to their easy accessibility, user-friendly interfaces, and incredible experiences.
(Shunmugasundaram & Srivastava, 2023)	Usage	-	257	Customer loyalty can be built by the service providers through improving efficiency and convenience. The users' willingness to adopt could be influenced by user-cantered website design, group member influence, and convenience of services.
(Baba *et al*., 2023)	Adoption	TAM	721	Ingenious and innovative engineers or leaders can increase adoption rates by providing uncomplicated and viable technologies.
(Babu P V *et al*., 2024)	Adoption	-	266	Significant barriers to improving adoption rate consist of people's worries about cyber security, privacy issues, insufficient awareness and comprehension, unclear regulations, and intricacy perception.

2. Customers Attitudes Towards Awareness and Adoption

Customers who believe fintech services are advantageous, safe, and efficient for online financial transactions are inclined to have trust in them and intend to continue using them for a prolonged period (Bajunaied *et al*., 2023) [8]. Users' faith in fintech applications is influenced by how they get assisted, socially influenced, and their trustworthiness. Although, despite the COVID-19 pandemic, customers willingness to use fintech applications was not impacted by their threat perception (Al Nawayseh, 2020) [1]. The study by (Singh *et al*., 2020) [45] indicates that the negative perspective of social communities greatly affects the utilisation of fintech offerings. Users are preferred to avoid using fintech if they feel it is problematic, fraudulent, or a threat to personal data security. Moreover, technical elements such as safety, speed, and convenience also impact real usage by enhancing user-friendly services and practicality. Furthermore, (Tun-Pin *et al*., 2019) [48] found that males are more inclined to embrace fintech than females. Due to their superiority in technical skills, specifically in the financial sector. Men show more confidence in the acceptance, whereas women have less interest, are anxious, and are pessimistic towards money matters. Aged individuals encounter more difficulties in adjusting to new technologies, while youngsters are quicker in developing essential skills through their frequent use of technology. In addition, (Alshari & Lokhande, 2022) [5] highlighted the level of education and income play a major role in affecting risk perception and perceived benefits of utilising fintech. Mobile fintech service providers should consider users' needs and literacy rates when designing their user interfaces. Similarly, (Hassan *et al*., 2022) [23] demonstrated that efficient services and feedback-based services can lead to increased digital transactions and financial inclusion. The satisfaction of customers will result in more digital transactions and financial inclusion**.** Moreover, (Das & Das, 2020) [14] pointed out that the older generation finds fintech as complicated and unsolvable, whereas the younger generation considered them as quick, easy to use, and handy. A lack of education and misconceptions about these services hinder their adoption**.** Finally, (Bermeo-Giraldo *et al*., 2023) [9] stated that in order to understand the benefits and usefulness of these services, it is a must for youths to have improved digital library, financing literacy, and peer-group influence.

Formulation of Conceptual Model and Hypothesis

The UTAUT2 model is utilised as the basis for formulation of a conceptual model to comprehensive understanding of prominent elements that urge adoption of fintech by the users in Karnataka, India. As per the review of prior studies, it has been noticed that performance expectancy, effort expectancy, social influence, facilitating condition, hedonic motivations, habit, price value, and particularly trust play crucial roles in influencing the customers to adopt fintech. Hence, this comprehensive study is intended to add a trust factor to the existing extended UTAUT2 model for measuring the fintech adoption behaviour of distinctly featured customers. This study aims to suggest the most prominent factor that causes the adoption of fintech platforms to avail financial benefits through the technology and is also intended to provide useful insights to policymakers, service providers, fintech firms, and other institutions. Fig. 1 displays the conceptual model that has been proposed.

a) PE – Performance Expectancy and BI - Behavioural Intention

Performance expectancy observed as a primary and prominent factor that influence customer's intention and actions when using new technology. Performance expectancy refers to the extent to which customers perceive technology would benefit them in accomplishment of certain predetermined tasks effectively (Venkatesh *et al*., 2012) [50]. If customers believe strongly in a technologies ability to enhance their effectiveness and efficiency, they are more inclined to use and embrace it (Bajunaied *et al*., 2023) [8]. In addition, this variable measure how customers assess the likelihood of adopting fintech services based on their perception in accomplishment of daily task, increased efficiency, enhanced productivity, and access to chances of getting better competitive banking offers. Therefore, we hypothesised as:

H1: PE has a strong positive impact on customers' BI to embrace fintech.

b) EE – Effort Expectancy and BI - Behavioural Intention

Effort expectancy refers to the level of ease that the customers perceive when using technology (Venkatesh *et al*., 2012) [50]. Moreover, it related the user expectation towards degree of comfortability to become skilled and/or professional while adoption of technology (Zhou *et al*., 2010) [54]. Furthermore, users feel more fascinating to embrace fintech when they perceive the simplicity of utilising its features (Kurniasari *et al*., 2022) [29]. Ongoing research seeks to show the users interest in acquiring new skills and their excitement to become experts in utilising fintech services. Thus, we hypothesised as:

H2: EE has a strong positive impact on customers' BI to embrace fintech.

c) SI – Social Influence and BI - Behavioural Intention

Social influence reflects the extent to which customers are influenced by recommendations from a significant group of individuals in their personal circle to adopt a new specific technology (Venkatesh *et al*., 2003) [49]. Based on the recent studies on fintech acceptance and adoption, social influence has a direct antecedent of users' usage intention (Chan *et al*., 2022) [12] and has a considerable impact on users' behavioural intention towards using such services (Al-Saedi *et al*., 2020; Azman & Zabri, 2022; Kurniasari *et al*., 2023; Xie *et al*., 2021) [4, 7, 30, 52]. Interestingly, several studies have revealed the proposed element had no effect on users to adopt fintech (Bouteraa *et al*., 2023; Sultana *et al*., 2023) [10, 47]. Therefore, it is absorbed that the prior studies have presented contradictory opinions in different regions of the world. Hence, we hypothesised as:

H3: SI has a strong positive impact on customers' BI to embrace fintech.

d) FC – Facilitating Condition and BI - Behavioural Intention

The facilitating condition is about users' confidence in the organisational and technical assistance that allows them to effectively utilise new technology and systems for the betterment of their performance (Venkatesh *et al*., 2003) [49]. Similarly, it involves necessary features for customers to possess, such as knowledge in utilising, internet accessibility, basic technology, and expert support to get valuable insights (Bouteraa *et al*., 2023) [10]. Furthermore, multiple studies confirm the idea that facilitating factors have a strong and positive impact on utilisation and adoption of fintech platforms (Amnas *et al*., 2023; Hassan *et al*., 2022; Sultana *et al*., 2023) [6, 23, 47]. Thus, we proposed the following hypothesis:

H4: FC has a strong positive impact on customers' BI to embrace fintech.

e) HM – Hedonic Motivation and BI - Behavioural Intention

Hedonic motivation represents the pleasure and satisfaction a user gets from using new technology and is identified as the most prominent element in determining users' willingness to accept and continuous usage intent (Brown & Venkatesh, 2005) [11]. One of the previous study groups (Alalwan *et al*., 2017; Chen *et al*., 2023; Hammouri *et al*., 2023) [2, 13, 22] suggested that the proposed variable has a significantly positive impact on willingness to use and adoption of new technology. Whereas, another team of studies (Amnas *et al*., 2023; Mansyur & Ali, 2022) [6, 32] found insignificant negative influence of the proposed element on behavioural intent to adopt and use. The above-mentioned earlier studies have shown distinctive results. Hence, we hypothesise as:

H5: HM has a strong positive impact on customers' BI to embrace fintech.

f) HB – Habit and BI - Behavioural Intention

Habit denotes the extent to which technology usage becomes routine, affecting users' intention and actual usage behaviour (Venkatesh *et al*., 2012) [50]. Multiple studies have analysed how habit conditions affect the intention of using fintech. The study by (Goswami *et al*., 2022) [19] found that end-users' positive behavioural intention is influenced by their habitual use of fintech systems and services. Similarly, (de Blanes Sebastián *et al*., 2023) [15] highlighted that habit plays a crucial role in affecting willingness to adopt fintech platforms. Thus, we proposed the following hypothesis:

H6: HB has a strong positive impact on customers' BI to embrace fintech.

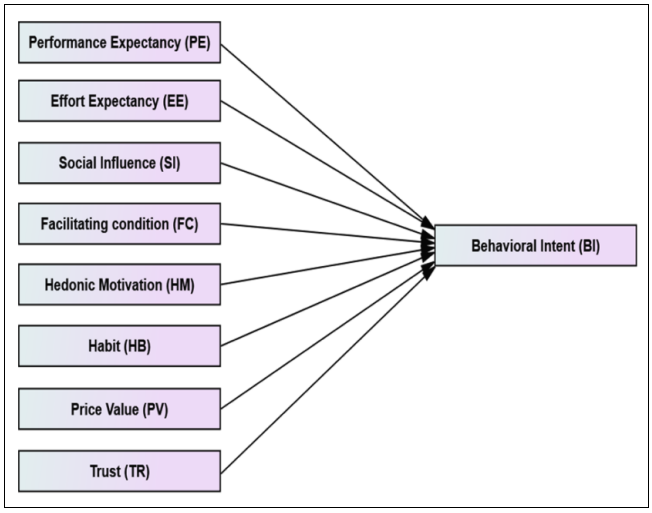

Fig 1: Proposed conceptual model

g) PV – Price Value and BI - Behavioural Intention

Price value could be determined on the basis of a balance between the benefits gained from using fintech services and the cost associated with their use (Venkatesh *et al*., 2012) [50]. Typically, price value increases when the benefits obtained are greater than the cost associated with the use of that technology. Furthermore, multiple studies (Amnas *et al*., 2023; Hammouri *et al*., 2023; Hassan *et al*., 2022) [6, 22, 23] mentioned that the cost of availing fintech benefits has a notable impact on their adoption rate. However, another group of researchers (Odei-Appiah *et al*., 2022; Rabaa'i, 2023; Senyo & Osabutey, 2020) [35, 37, 43] demonstrated that cost does not have a major impact on the willingness of users to use fintech. With this contradictory opinion of different researchers, the study prefers the following hypothesis:

H7: PV has a strong positive impact on customers' BI to embrace fintech.

h) TR – Trust and BI - Behavioural Intention

Trust is defined as "a generalised expectancy held by an individual that the word, promise, or statement of another individual can be relied on" (Rotter, 1980) [40]. The study by (Alhajjaj & Ahmad, 2022) [3] elaborates that governments, policy makers and practitioners must work on enhancing technological infrastructure to boost trust. Similarly, (K. Gupta *et al*., 2023) [20] emphasised that trust is crucial for fintech companies to enhance long-lasting relationships among the customers; it ensures data security and boosts faith in service providers that emerge to use technology-driven services. In light of the above, the present study hypothesises as:

H8: TR has a strong positive impact on customers' BI to embrace fintech.

Research Methodology

1. Measurement Scale

An extensive literature analysis served as the basis for the creation of an internet-based survey with the aim of investigating the most prominent element that urges customers of Karnataka to adopt a fintech platform to avail themselves of the necessary financial benefits of their daily lives. The study developed eight hypotheses, out of which seven were based on the UTAUT2 concept, and trust is an addition. Moreover, to test these hypotheses, the questionnaires consist of 33 scale items to access the validity of all proposed contrasts, which were already used by (Chan *et al*., 2022; Doney & Cannon, 1997; Gefen *et al*., 2003; Venkatesh *et al*., 2012) [12, 17, 18, 50]. The information required for the study was gathered directly through the use of internet-based survey questionnaires. The survey was separated into a demographic and measurement section. Contrasts were assessed using a five-point Linkert scale rating from 1 (strongly disagree) to 5 (strongly agree) in the measurement of items. Questionnaires were developed in English, and a pilot study was conducted with 30 samples to ensure the measurement items' accuracy and dependability before sending them to large, targeted individuals. After conducting the pilot test, we made modifications to various items and further refined them based on the initial validity test in the pilot sample. Finally, a total of 225 valid responses were collected.

2. Data Procurement

A predetermined survey form was generated with Google Forms, and the same was shared with selected fintech consumers via WhatsApp. Due to the absence of a predefined sampling framework, the convenience sampling method was employed to collect necessary data, as suggested in prior research. The participants were informed that the data gathered through their responses would be kept private, anonymous, and utilised particularly for academic reasons. 225 valid responses were gathered from a total of 310 questionnaires that were distributed.

Data Examination and Results

A well-defined three stages of the data examination process were formulated: Stage 1. Examination of the descriptive profile; Stage 2. Examination of the measurement model; and Stage 3. Structural model Examination. The respondent's descriptive information was deliberately examined using SPSS 26 software, and outcomes were present in Section 5.1. Ongoing study adopted PLS-Sem approach for examination of measurement and structural model. More specifically, for data analysis, SPSS 26 and Smart-PLS applications were employed for the sake of that exploratory nature.

1. Demographic Profile

In order to examine the demographic characteristics of the respondents, data scanning was performed in consideration of six major factors, namely gender, age, educational qualification, occupation, and when did you adopt FinTech services? The SPSS 26 software was used for examination of the demographic profile of the respondents; results were mentioned in Tab 2. In terms of gender, 52.9 percent of respondents are male and 47.1 percent belong to females, indicating a majority of male participants. As per age distribution, 43.10% of responders are between the age bracket of 18-25, and 34.20% are between the age bracket of 26-35, 18.70% are between the age bracket of 36-45, 3.60% are between the age bracket of 46-59, and just 0.40% of respondents were within the age bracket of 60 and above. Thus, the results demonstrated that the majority of young respondents participated in the study. The schooling qualification of the respondents is dominated by postgraduates at 43.10%, followed by graduates at 27.60%, undergraduates at 18.70%, doctorates/research and others at 8.90%, and high school at 1.80%. In the form of occupation, 39.10% of respondents are students, followed by private sector respondents 34.20%, self-employed 15.10%, government sector 8.40%, and retired/other 3.10%. Lastly, in terms of adoption, 64.40% of respondents are early adopters and 35.60% are late adopters.

Table 2: Respondents Demographic Profile

Characteristics	Group	Frequency	Percentage
Gender	Male	119	52.90
	Female	106	47.10
Age	18-25	97	43.10
	26-35	77	34.20
	36-45	42	18.70
	46-59	8	3.60
	60 & above	1	0.40
Educational Qualification	High School	4	1.80
	Undergraduate	42	18.70
	Graduate	62	27.60
	Postgraduate	97	43.10
	Doctorate / Research Other	20	8.90
Occupation	Student	88	39.10
	Self Employed	34	15.10
	Government Sector	19	8.40
	Private Sector	77	34.20
	Retired/Others	7	3.10
When did you adopt FinTech services?	Early adopter	145	64.40
	Late adopter	80	35.60

2. Measurement model

In structural equation modelling, having a measurement model is crucial to ensure the credibility and trustworthiness of research tolls to assess the effectiveness of the hidden variables. Cronbach's alpha and composite reliability scores were used to assess the internal consistency and credibility

of the data gathered. As per the guidelines obtained by (Henseler *et al*., 2016) [24], Cronbach's alpha and composite reliability are considered acceptable if they surpass the trace hold limit of 0.70. In our examination, Cronbach's alpha values were between 0.926 and 0.957, and composite reliability values were between 0.926 and 0.969, evidencing strong internal consistency and credibility in the contrasts employed. Eventually, the AVE scores stretch between 0.820 and 0.889, showing that all variables have statistical scores above 0.5, which signify the presence of convergent reliability. The study used the HTMT ratio criterion to evaluate discriminant validity. Based on tab. 5, HTMT values range between 0.485 and 0.866, indicating clearly that they were below the recommended threshold limit of 0.90, thus confirming the existence of discriminant validity. Finaly, we determined the variance inflation factors (VIFs) to evaluate the degree of multicollinearity. The VIFs values range between 2.149 and 3.952, showing that they are below the suggested threshold limit of 5.0 as recommended by (James G, 2013) [26]. Hence, there are no existing issues relating to the multicollinearity of our data set. Moreover, the results obtained were showcased in Fig. 2, tabs 4 and 5.

3. Fitness of the Measurement Model

Different criteria, including SRMR, d_ULS, d_G, NFI, and x^2, are used to assess the fitness of the model in the PLS-Sem application, as previously performed by (Bajunaied *et al*., 2023; Sudarsono *et al*., 2020) [8, 46]. To fit the model, the SRMR value should be below 0.10. Therefore, our research shows that a SRMR value of 0.033 is below 0.10, indicating that the model is fit. As stated by (Ding *et al*., 1995) [16] the NFI value must fall within the range of 0 to 1, with those above 0.75 being deemed as very suitable. The present value for the NFI in the study is 0.857, indicating that the model fits well. Furthermore, the condensed results were displayed in tab 3.

Table 3: Assessments of Model Fit

	Saturated model	Estimated model
SRMR	0.033	0.034
d_ULS	0.617	0.617
d_G	0.932	0.934
Chi-square	1300.929	1300.929
NFI	0.857	0.857

Table 4: Outcomes of Measurement Model

Construct	Items	Loading	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
PE - Performance Expectancy	PE-1	0.895	0.935	0.937	0.953	0.836
	PE-2	0.932				
	PE-3	0.918				
	PE-4	0.912				
EE - Effort Expectancy	EE-1	0.913	0.945	0.946	0.960	0.858
	EE-2	0.933				
	EE-3	0.944				
	EE-4	0.915				
SI - Social Influence	SI-1	0.926	0.948	0.948	0.962	0.864
	SI-2	0.918				
	SI-3	0.933				
	SI-4	0.941				
FC - Facilitating condition	FC-1	0.906	0.927	0.929	0.948	0.820
	FC-2	0.905				
	FC-3	0.930				
	FC-4	0.880				
HM - Hedonic Motivation	HM-1	0.924	0.929	0.934	0.954	0.875
	HM-2	0.943				
	HM-3	0.938				
HB – Habit	HB-1	0.929	0.926	0.926	0.953	0.871
	HB-2	0.931				
	HB-3	0.940				
PV - Price Value	PV-1	0.944	0.937	0.938	0.960	0.889
	PV-2	0.937				
	PV-3	0.947				
TR – Trust	TR-1	0.934	0.957	0.957	0.969	0.886
	TR-2	0.950				
	TR-3	0.931				
	TR-4	0.949				
BI - Behavioral Intent	BI-1	0.924	0.931	0.933	0.951	0.830
	BI-2	0.925				
	BI-3	0.908				
	BI-4	0.887				

4. Structural Model Assessment

Once the measurement model was confirmed to be appropriate, the suggested hypothesis was tested by utilising a bootstrapping technique with a sample size of 5000. The results were displayed in tab. 6 and fig. 2, and the analysis of the structural model strongly backs the hypothesis being tested. Study results demonstrated that the effect of PE on fintech customers' BI is insignificant and negative. Therefore, H1 is rejected (β-0.0532, t-0.769, P-0.442). In addition, it was found that effort expectancy has a positive influence on the behavioural intention of fintech users. Additionally, the finding indicated that EE has a significant effect on fintech clients BI to use fintech services. Consequently, H2 is confirmed (β-0.180, t-2.379, p-0.017). Similarly, SI indicated a significantly positive impact of fintech users BI to utilise fintech platforms for fulfilment of their necessary financial needs. Thereby, H3 is accepted (β-0.252, t-2.683, p-0.007). Surprisingly, FC, HM, and HB have shown insignificant impact on fintech benefiters BI to use those services. H4 (β-0.090, t-0.704, p-0.482), H5 (β-0.043, t-0.583, p-0.560), and H6 (β-0.043, t-0.544, 0.586) were rejected. Finaly, the last two hypotheses, PV and TR, have shown a significant impact on fintech users' BI to adopt and utilise the benefits offered by fintech platforms. Therefore, H7 (β-0.276, t-3.585, p-0.000) and (β-0.398, t-4.944, p-0.000) were accepted. Moreover, R-square assesses the model's fit quality and the portion of variance accounted for by the internal variables within the existing model. As per our study R^2 evidence, the model accounted for 74.20% of the variation in fintech users' willingness to embrace fintech services. The outcomes achieved were displayed in Fig. 2.

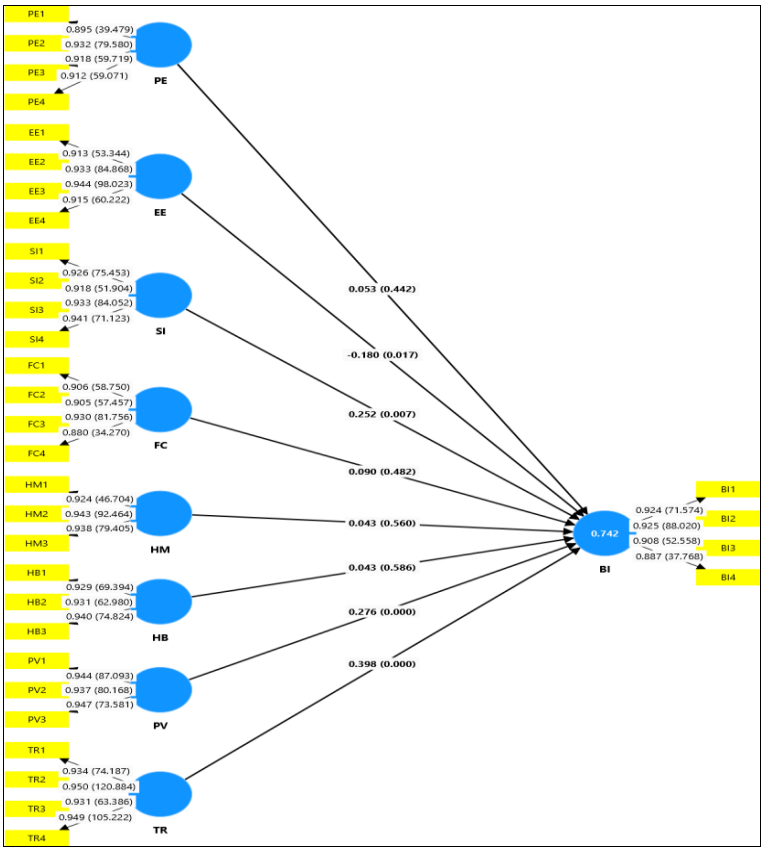

Fig 2: Measurement model

Table 5: HTMT - Heterotrait-Monotrait ratio

	BI	EE	FC	HB	HM	PE	PV	SI	TR
BI									
EE	0.562								
FC	0.777	0.656							
HB	0.599	0.530	0.611						
HM	0.630	0.485	0.630	0.682					
PE	0.620	0.627	0.674	0.767	0.677				
PV	0.710	0.775	0.597	0.581	0.572	0.598			
SI	0.804	0.659	0.866	0.519	0.621	0.670	0.629		
TR	0.847	0.587	0.809	0.576	0.585	0.544	0.648		

Discussion and Conclusions

The present empirical research sought to investigate the most prominent elements that drive BI-behavioural intention of fintech customers to embrace fintech utilities in Karnataka, India. To accomplish the aforementioned objective, the study incorporated all the elements of the extended UTAUT2 model, including PE (performance expectancy), EE (effort expectancy), SI (social influence), FC (facilitating condition), HM (hedonic motivation), HB (habit), PV (price value), and TR (trust) as an additional

component. Elements like EE, SI, PV, and TR significantly affect fintech clients BI to embrace technology-based financial services. More surprisingly, a study discovered that PE, FC, HM, and HB have an insignificant impact on fintech clients BI to embrace fintech services in Karnataka. Outcomes of the study were demonstrated as follows:

1. Effect of PE on BI of fintech clients.
In the light of the aforementioned empirical investigation, the research discovered that PE has an insignificant positive effect on users' BI to adopt fintech applications. However, the result of the study aligns with the prior studies (de Blanes Sebastián *et al*., 2023; Pasaribu & Rabbani, 2022; Sankaran & Chakraborty, 2021) [15, 36, 41]. The result indicated that the customers remain somewhat uneasy when using fintech services to accomplish their task. Consequently, the service providers should concentrate on attracting customers by offering some more competitive financial services.

2. Effect of EE on BI of fintech clients.
With respect to the effect of EE on BI of fintech clients, the investigation triggered out that the EE has a significant positive effect on BI of fintech users when adopting technology-backed financial services. Consequently, the ongoing investigation validated the outcomes of prior studies (Amnas *et al*., 2023; Goswami *et al*., 2022) [6, 19]. Hence, the result demonstrated that fintech services are more user-friendly and necessitate minimal effort to perform the tasks.

3. Effect of SI on BI of fintech clients.
Regarding the effect of SI on BI of fintech customers, the study revealed that SI has a significant positive effect on BI of fintech consumers for adoption, and the result aligns with previous studies (Al Nawayseh, 2020; Chan *et al*., 2022; Raihan & Indira Rachmawati, 2019) [1, 12, 38]. Thus, the results indicated that the customers are getting respect, have preferences, and become more professional when they are using fintech services.

4. Effect of FC on BI of fintech clients.
Concerning the effect of FC on the BI of fintech users, the research indicated that FC has an insignificant positive impact on the BI of the Karnataka fintech sector clients. However, it authenticated the outcomes of earlier studies (Goswami *et al*., 2022; Zaid Kilani *et al*., 2023) [19, 53]. Hence, the customers are not substantially influenced by facilitating conditions when using fintech service. Thus, the fintech users in Karnataka express dissatisfaction with existing infrastructure, technology, government policies, and support of the service providers.

Table 6: Outcomes of hypothesis testing

Hypothesis	Path	β	Standard Deviation (STDEV)	T statistics (|O/STDEV|)	P values	Decision
H1	Performance Expectancy → Behavioural Intention	0.053	0.069	0.769	0.442	Not Supported
H2	Effort Expectancy → Behavioural Intention	-0.180	0.076	2.379	0.017	Supported
H3	Social Influence → Behavioural Intention	0.252	0.094	2.683	0.007	Supported
H4	Facilitating Condition→ Behavioural Intention	0.090	0.127	0.704	0.482	Not Supported
H5	Hedonic Motivation → Behavioural Intention	0.043	0.074	0.583	0.560	Not Supported
H6	Habit → Behavioural Intention	0.043	0.079	0.544	0.586	Not Supported
H7	Price Value → Behavioural Intention	0.276	0.077	3.585	0.000	Supported
H8	Trust → Behavioural Intention	0.398	0.081	4.944	0.000	Supported

5. Effect of HM on BI of fintech clients.
From the viewpoint of the effect of HM on the BI of fintech customers, HM shows insignificant positive effect on the BI of fintech clients regarding adoption of technology-driven financial services. Hence, the investigation authenticated the outcomes of earlier studies (de Blanes Sebastián *et al*., 2023; Senyo & Osabutey, 2020) [15, 43]; this means the users treated fintech services as realistic but not as fun, enjoyable, and entertaining.

6. Effect of HB on BI of fintech clients.
From the perspective of how HB affects the BI of fintech users, the study result pointed out that HB does not have a significantly positive effect on the BI of fintech clients. However, the result coincided with a prior study (Senyo & Osabutey, 2020) [43]. Consequently, the outcomes demonstrated that the substantial customers of Karnataka are not habitual or addicted, and they are not given more importance to fintech services.

7. Effect of PV on BI of fintech clients.
Regarding the effect of PV on BI of fintech clients, the findings indicated that PV has a significantly positive impact on BI of fintech clients to embrace fintech platform financial benefits. However, the result validated the outcome of earlier research (Alalwan *et al*., 2017; Amnas *et al*., 2023; Zaid Kilani *et al*., 2023) [2, 6, 53]. As a result, the finding indicated that fintech services in Karnataka are significantly less expensive or available to customers at a low cost.

8. Effect of TR on BI of fintech clients.
Finally, addressing the influence of TR on the BI of fintech clients in Karnataka, the TR plays a significantly positive impact on the BI of fintech customers in the adoption of fintech-based services. Thus, the current study aligns with the outcomes of prior studies (Al-Saedi *et al*., 2020; K. Gupta *et al*., 2023; Hu *et al*., 2019) [4, 20, 25]. The outcomes of the study confirm that customers are more trustworthy because they have huge beliefs in fintech platforms credibility, reliability, and security when using fintech services.

Theoretical implications
The empirical findings regarding customers' intention to adopt and use fintech utilities contribute several noteworthy theoretical implications in understanding consumer behaviour and technological advancement. Furthermore, the outcomes of the study extend and enrich existing knowledge of fintech service providers, policymakers, and innovators to

develop, design, and deliver the most competitive and appropriate fintech services. Similarly, the study provides useful insights for refining the existing models and theories relevant to consumer behaviour and information technology. In addition, it also contributes to the enlargement of literature related to technological advancement.

Practical Implications

Besides the theoretical consequences, the present research proposes a few key pragmatic suggestions for researchers, financial institutions, legislators, and fintech businesses operating within the fintech ecosystem. The present investigation discovered that EE, SI, PV, and TR are the most important driving forces for customers to adopt fintech. Thus, the study indicates that policymakers and service providers should put in some additional effort to make fintech services more productive and user-friendly. The study demands uncomplicated and encouraging policy measures to make the fintech industry grow. Furthermore, the study revealed that due to the limited resources and lack of literacy, the customers are still unaware of a lot of fintech products and services. Hence, fintech service providers and policymakers must do several promotional activities to make customers aware, attractive, and trust in fintech services. Indeed, fintech firms must give importance to designing feasible products and services to provide financial access to the most underbanked population at the cheapest cost. Consequently, advanced cybersecurity and fintech innovations are requisite for protecting customers from data breaches and fraud that boost trust among them to adopt fintech services.

Limitations and Further scope of the Study

This study sought to investigate prominent factors that define customers attitudes towards the acceptance of fintech platforms in Karnataka. Despite this remarkable work, the current scholarly work has some notable limitations. Firstly, the study followed a non-probability sampling approach and adopted a convenient sampling method. The participants are based on Karnataka origin, and they are selected based on their willingness and availability. Hence, the outcomes of the study have some concern for generalisation. Thus, the same kind of study can be conducted in any state of India. Secondly, the study didn't examine any type of moderating effects of the constructs. Thus, further researchers can use age, sex, and gender as moderating roles to conduct the same kind of study. Finaly, the study used the extended UTAUT2 model with an addition trust to conduct this study in Karnataka. Hence, further researchers can do the same study by applying different models.

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Conflict of Interest

No potential conflict of interest was disclosed by the researchers.

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