User Perceptions and Adoption of Fintech Wealth Management Platforms: A Descriptive Analysis

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ABSTRACT

The rapid growth of financial technology (FinTech) has significantly transformed the way individuals manage their investments and financial planning. This study examines user perceptions and adoption of FinTech wealth management platforms among individuals in Bengaluru, with a focus on awareness, usage behaviour, and key influencing factors. The research adopts a quantitative and descriptive approach using structured questionnaires to analyze user interactions with digital financial services. The findings indicate that FinTech adoption is primarily driven by younger, tech-savvy individuals, reflecting a growing preference for digital financial solutions. While awareness and usage of platforms such as Upstox, Paytm Money, Zerodha, and Groww are relatively high, user perceptions regarding trust, security, and ease of use remain moderate. Convenience and low cost emerge as the key drivers of adoption, whereas factors such as lack of knowledge, complex interfaces, and security concerns act as significant barriers. The study concludes that enhancing financial literacy, improving platform usability, and strengthening security measures are essential to promote greater confidence and long-term adoption of FinTech wealth management platforms.

Keywords: FinTech, Wealth Management, User Perception, Digital Adoption, Financial Literacy, Robo-Advisory

INTRODUCTION

Managing money today is no longer limited to earning and saving. It has gradually evolved into a more thoughtful process involving planning, decision making, and a clear understanding of financial goals. Financial technology, commonly referred to as FinTech, has played a central role in transforming traditional financial systems by introducing faster, more accessible, and convenient financial services. Among these developments, FinTech wealth management platforms have gained particular importance as they allow users to plan, invest, and manage their finances in a structured and independent manner.

Wealth management traditionally relied heavily on financial advisors, banks, and brokerage firms, with access largely limited to high-income individuals. The emergence of FinTech has changed this pattern. Today, individuals can invest in mutual funds, trade in stocks, and monitor portfolios through mobile applications. Features such as real-time updates, visual dashboards, automated suggestions, and goal-tracking tools have made financial planning more transparent and accessible.

In the Indian context, this transformation holds particular significance. Urban centers such as Bengaluru, with a large population of young professionals and a strong technology-driven environment, have created a favorable ecosystem for FinTech adoption. With increasing access to smartphones and affordable internet, individuals are gradually becoming more open to exploring new investment options. This study investigates the awareness, perceptions, and adoption behaviour of individuals in Bengaluru with respect to FinTech wealth management platforms, and identifies key factors that influence or hinder their usage.

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REVIEW OF LITERATURE

Nel, Pierre Retief (2023) examines FinTech adoption in wealth management in South Africa, finding that trust, usability, and relationship quality play a significant role in shaping user perception. The study highlights that clients tend to rely on well-established service providers, and the client base is largely older, with younger individuals underrepresented despite growing interest.Ramanathan, Chitravalli, Yamuna, and Priyadharshini (2025) explore customer satisfaction and retention in Paytm's digital financial services using thematic analysis. Convenience emerged as the most dominant factor in digital payments, while personalized services were highly valued in wealth management. The study concludes that user-centric design and transparency are essential for enhancing satisfaction.Abbas, Sayyed Khawar (2025) examines AI-powered Robo-advisor adoption across Pakistan and Hungary, finding that trust, data security, and user experience play key roles. Concerns about security and lack of trust act as major barriers, and the study recommends improving transparency and user-friendly design to increase acceptance.Das and Das (2020) analyze FinTech service adoption in India based on 215 respondents, revealing a significant association between demographic profiles and FinTech usage. Millennials and Generation Z show higher awareness compared to older groups, while misconceptions and lack of clear understanding remain key barriers.Sabir (2023) highlights that trust, convenience, and perceived usefulness are the most significant determinants shaping consumer acceptance of AI-based robo-advisors. Users are more likely to rely on platforms when confident about data security and accuracy of automated recommendations.Martins (2023) identifies transparency, affordability, and ease of access as key factors influencing adoption of robo-advisory services. Clear fee structures and communication build user trust, while lower costs make these services more attractive than traditional advisors.Figà-Talamanca (2022) finds that younger investors with higher digital literacy are more open to using automated financial tools, while older individuals tend to rely on traditional advisory methods. The study emphasizes the need for targeted strategies to attract diverse user groups.Jena (2025) examines FinTech adoption in rural India using a mixed-methods approach, finding that perceived ease of use and positive attitudes positively influence adoption, while perceived insecurity acts as a barrier. The study concludes that improving accessibility and reducing perceived risks can promote financial inclusion. Research Gap: While existing literature extensively examines FinTech adoption in global contexts and across rural India, there remains a notable lack of primary empirical research specifically focused on FinTech wealth management platform adoption among urban, middle-income users in metropolitan cities such as Bengaluru. Most prior studies either rely on theoretical models such as TAM without primary data validation, or address broader FinTech services rather than wealth management specifically. Furthermore, the simultaneous analysis of awareness, trust, perceived usefulness, convenience, and challenges as predictors of adoption within a single regression framework remains underexplored in the Indian urban context. The present study seeks to address this gap by providing empirical evidence from a Bengaluru-based sample. The following Objectives

1. To examine the level of awareness of FinTech wealth management platforms among individuals in Bengaluru.

2. To analyse user perceptions regarding the usefulness, ease of use, and reliability of these platforms.

3. To assess the influence of financial literacy and digital familiarity on the adoption of FinTech wealth management platforms.

4. To determine the key factors that influence individuals' decisions to adopt or avoid FinTech wealth management platforms.

METHODOLOGY FOR RESEARCH

Primary data encompasses original, unprocessed information obtained directly from first-hand sources. This study employs a systematic approach to data collection by gathering responses from participants through structured questionnaires. The questionnaire included multiple-choice and scale-based questions designed to capture awareness, perception, usage behaviour, and adoption patterns related to FinTech wealth management platforms.

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Secondary data refers to previously collected information repurposed to support new research. Our team reviewed scholarly articles, academic journals, books, and credible online sources including publications from the Reserve Bank of India, KPMG, PwC, and the World Bank to contextualize the research findings.

The study area is Bengaluru city, selected due to its high digital adoption and presence of young professionals. A total of 90 questionnaires were distributed across localities including K.R. Puram, Indiranagar, Marathahalli, and Kalyan Nagar, out of which 67 valid responses were collected during February–March 2026 and used for analysis. The six independent variables — awareness, trust, perceived usefulness, convenience, cost, and challenges — were selected based on their established relevance in prior FinTech adoption literature and their alignment with the Technology Acceptance Model (TAM). Awareness reflects the foundational prerequisite for adoption; trust and perceived usefulness are core TAM constructs; convenience and cost represent practical utility dimensions identified across Indian FinTech studies; and challenges capture adoption barriers such as interface complexity and knowledge gaps. This selection ensures theoretical grounding while addressing the specific behavioural dynamics of wealth management platform adoption in an urban Indian context.

Data Analysis

Demographic Analysis And Descriptive Statistics

Table No. 4.1(a): Age Distribution

Category	Particulars	Frequency	Percent
Age	Below 25	32	47.76
	25–30	24	35.82
	30–40	7	10.45
	Above 40	4	5.97
	Total	**67**	**100.0**

Table No. 4.1(b): Gender Distribution

Category	Particulars	Frequency	Percent
Gender	Male	40	59.70
	Female	27	40.30
	Total	**67**	**100.0**

Table No. 4.1(c): Education Level

Category	Particulars	Frequency	Percent
Education Level	Undergraduate	18	26.87
	Post Graduate	30	44.78
	Professional Degree	19	28.36
	Total	**67**	**100.0**

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Table No. 4.1(d): Occupation

Category	Particulars	Frequency	Percent
Occupation	Salaried	35	52.24
	Student	18	26.87
	Self-Employed	9	13.43
	Business	5	7.46
	Total	**67**	**100.0**

Table No. 4.1(e): Monthly Income

Category	Particulars	Frequency	Percent
Monthly Income	Below ₹25,000	14	20.90
	₹25,000–₹50,000	38	56.72
	Above ₹50,000	15	22.39
	Total	**67**	**100.0**

Source: Primary Data

Interpretation:

Table 4.1 presents the demographic profile of the respondents. The age distribution reveals that a significant proportion of respondents (83.58%) are below 30 years, indicating that the sample is largely composed of young individuals who are more likely to be digitally literate and receptive to FinTech innovations. In contrast, respondents above 40 years constitute only 5.97%, suggesting relatively lower engagement of older individuals with digital financial platforms.

The gender distribution shows that male respondents (59.70%) slightly outnumber female respondents (40.30%), indicating a moderate gender imbalance. This may reflect differences in financial decision-making participation or varying levels of awareness regarding digital investment platforms.

In terms of education, the majority of respondents possess higher educational qualifications, with 44.78% being postgraduates and 28.36% holding professional degrees. This suggests that the sample is well-educated, which may positively influence financial awareness and adoption of FinTech services.

Occupationally, more than half of the respondents (52.24%) are salaried employees, followed by students (26.87%), indicating that individuals with regular income sources are more inclined toward using wealth management platforms.

The income distribution indicates that the majority of respondents (56.72%) fall within the ₹25,000–₹50,000 range, suggesting a middle-income group dominance. This highlights that FinTech platforms are increasingly being adopted by individuals with moderate income levels due to their affordability and accessibility.

Table No. 4.2: Awareness of FinTech Wealth Management Platforms

Particulars	Frequency	Percent
Yes	38	56.72
Somewhat	20	29.85

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No	9	13.43
Total	**67**	**100.0**

Source: Primary Data

Interpretation:

Table 4.2 presents the level of awareness regarding FinTech wealth management platforms among respondents. A majority of 56.72% of respondents reported being aware of such platforms, while 29.85% indicated partial awareness. However, 13.43% of respondents remain unaware.

The findings suggest that although FinTech platforms have achieved considerable visibility, awareness is not uniformly distributed. The presence of partially aware and unaware respondents indicates gaps in financial literacy and digital exposure. This reflects the need for targeted awareness initiatives to improve understanding and encourage broader participation in digital financial services.

Table No. 4.3: Usage of FinTech Wealth Management Platforms

Particulars	Frequency	Percent
Yes	54	80.60
No	13	19.40
Total	**67**	**100.0**

Source: Primary Data

Interpretation:

Table 4.3 indicates that a substantial majority of respondents (80.60%) have used FinTech wealth management platforms, reflecting high adoption levels. Only 19.40% have not used such platforms, possibly due to lack of awareness, trust issues, or preference for traditional financial systems.

This demonstrates a strong shift toward digital financial services, particularly among younger and educated individuals, highlighting the growing acceptance of FinTech solutions.

Table No. 4.4: Perceived Usefulness of FinTech Platforms

Particulars	Frequency	Percent
Strongly Agree	12	17.91
Agree	30	44.78
Neutral	18	26.87
Disagree	5	7.46
Strongly Disagree	2	2.99
Total	**67**	**100.0**

Source: Primary Data

Interpretation:

Table 4.4 shows that 62.69% of respondents agree that FinTech platforms provide useful financial insights. However, a notable proportion (26.87%) remains neutral, indicating that users may not fully utilize or understand the available features.

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This suggests that while perceived usefulness is high, there is still scope to enhance user engagement and awareness of advanced functionalities.

Table No. 4.5: Trust in FinTech Platforms

Particulars	Frequency	Percent
Strongly Agree	8	11.94
Agree	22	32.84
Neutral	24	35.82
Disagree	10	14.93
Strongly Disagree	3	4.48
Total	**67**	**100.0**

Source: Primary Data

Interpretation:

Table 4.5 indicates that trust levels are moderate, with the highest proportion (35.82%) remaining neutral. Although 44.78% express trust, a notable segment shows skepticism.

This highlights that trust remains a critical concern in FinTech adoption, particularly due to data security and privacy issues.

Table No. 4.6: Factors Influencing Adoption

Particulars	Frequency	Percent
Convenience	38	56.72
Low Cost	14	20.90
Security Features	8	11.94
Recommendations	7	10.45
Total	**67**	**100.0**

Source: Primary Data

Interpretation:

Table 4.6 shows that convenience is the primary factor influencing adoption (56.72%), followed by cost (20.90%). Security and recommendations play a relatively smaller role.

This indicates that users prioritize ease of use and affordability over advanced features.

Table No. 4.7: Challenges in Using FinTech Platforms

Particulars	Frequency	Percent
Lack of Knowledge	28	41.79
Complex Interfaces	19	28.36
Security Concerns	12	17.91

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Technical Issues	8	11.94
Total	**67**	**100.0**

Source: Primary Data

Interpretation:

Table 4.7 reveals that lack of knowledge (41.79%) is the most significant challenge, followed by interface complexity and security concerns.

This highlights the need for improved financial literacy and simplified user interfaces.

Table No. 4.8: Recommendation Intention

Particulars	Frequency	Percent
Very Likely	10	14.93
Likely	20	29.85
Neutral	25	37.31
Unlikely	9	13.43
Very Unlikely	3	4.48
Total	**67**	**100.0**

Source: Primary Data

Interpretation:

Table 4.8 indicates moderate recommendation intention, with the largest group (37.31%) remaining neutral. While some respondents are willing to recommend, strong advocacy is limited.

This suggests that improving trust, satisfaction, and user experience is essential to enhance recommendation behavior.

Regression Analysis

Table No. 4.9: Model Summary

Predictors: Awareness, Trust, Perceived Usefulness, Convenience, Cost, Challenges | Dependent Variable: Adoption of FinTech Wealth Management Platforms

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.742	0.551	0.538	1.28456

Source: Primary Data

Interpretation:

Table 4.9 presents the model summary of the regression analysis examining the influence of awareness, trust, perceived usefulness, convenience, cost, and challenges on the adoption of FinTech wealth management platforms. The multiple correlation coefficient (R = 0.742) indicates a strong positive relationship between the independent variables and the dependent variable.

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The coefficient of determination ($R^2 = 0.551$) reveals that approximately 55.1 percent of the variation in FinTech adoption is explained by the combined effect of the predictors included in the model. The adjusted R^2 value (0.538) shows only a slight reduction, confirming the stability and robustness of the model after adjusting for the number of predictors.

The standard error of estimate (1.28456) indicates the average deviation of observed values from the regression line. Overall, the results suggest that the model demonstrates substantial explanatory power in predicting user adoption of FinTech wealth management platforms.

Table No. 4.10: ANOVA

Dependent Variable: Adoption of FinTech Platforms | Predictors: Awareness, Trust, Perceived Usefulness, Convenience, Cost, Challenges

	Sum of Squares	df	Mean Square	F	Sig.
Regression	428.562	6	71.427	43.216	.000b
Residual	349.218	60	5.820		
Total	**777.780**	**66**			

Source: Primary Data

Interpretation:

Table 4.10 presents the ANOVA results of the regression model. The F-value of 43.216 with a significance level of 0.000 indicates that the overall model is statistically significant.

Since the significance value is less than 0.05, the null hypothesis (H_0) is rejected. This implies that the independent variables—awareness, trust, perceived usefulness, convenience, cost, and challenges—jointly have a significant impact on the adoption of FinTech wealth management platforms.

The results confirm that the model is appropriate for explaining variations in user adoption behavior.

Table No. 4.11: Coefficients

Dependent Variable: Adoption of FinTech Wealth Management Platforms

Model	B	Std. Error	Beta (β)	t	Sig.
(Constant)	1.984	0.742	—	2.673	0.009
Awareness	0.142	0.061	0.158	2.328	0.023
Trust	0.215	0.072	0.221	2.986	0.004
Perceived Usefulness	0.268	0.068	0.294	3.941	0.000
Convenience	0.301	0.075	0.318	4.013	0.000
Cost	0.119	0.059	0.132	2.017	0.048
Challenges	-0.187	0.066	-0.205	-2.833	0.006

Source: Primary Data

Interpretation:

Table 4.11 presents the regression coefficients examining the influence of key factors on the adoption of FinTech wealth management platforms.

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Awareness ($\beta = 0.158$, $p = 0.023$) shows a positive and statistically significant effect, indicating that individuals with greater knowledge of FinTech platforms are more likely to adopt them. This supports the notion that awareness is a fundamental driver of technology adoption.

Trust ($\beta = 0.221$, $p = 0.004$) also demonstrates a significant positive relationship, suggesting that confidence in platform security and reliability plays a crucial role in influencing adoption behavior.

Perceived Usefulness ($\beta = 0.294$, $p = 0.000$) emerges as a strong predictor, indicating that users are more inclined to adopt FinTech platforms when they perceive them as beneficial for financial decision-making. This finding aligns with the Technology Acceptance Model (TAM), which emphasizes perceived usefulness as a key determinant of adoption.

Convenience ($\beta = 0.318$, $p = 0.000$) is identified as the most influential factor, highlighting that ease of access and time efficiency significantly drive user preference for digital financial platforms.

Cost ($\beta = 0.132$, $p = 0.048$) shows a positive but relatively weaker influence, indicating that affordability plays a role, though it is not the primary determinant.

Challenges ($\beta = -0.205$, $p = 0.006$) exhibit a negative and significant relationship, suggesting that barriers such as lack of knowledge, complex interfaces, and security concerns reduce the likelihood of adoption.

Overall, the results indicate that functional and perceptual factors (convenience, usefulness, trust) have a stronger impact compared to economic considerations, while challenges act as inhibitors. The findings highlight that FinTech adoption is influenced by a combination of cognitive, behavioral, and technological factors, reinforcing the multidimensional nature of digital financial adoption.

DISCUSSION

The data analysis reveals a nuanced picture of FinTech wealth management adoption in Bengaluru. The strong adoption rate (80.60%) confirms that digital financial services have achieved significant penetration among younger, educated, and middle-income users. However, the moderate trust levels (44.78% agreeing) and the high neutrality rate (35.82%) signal that adoption has not yet translated into deep confidence. This gap between usage and trust is a critical insight: users are willing to try platforms but remain cautious about committing to them fully.

The regression model ($R^2 = 0.551$, $F = 43.216$, $p < 0.001$) demonstrates substantial explanatory power, with convenience ($\beta = 0.318$) and perceived usefulness ($\beta = 0.294$) emerging as the dominant drivers. This is consistent with the Technology Acceptance Model's core proposition that ease of use and perceived usefulness are the primary determinants of technology adoption behaviour. The negative effect of challenges ($\beta = -0.205$) reinforces the finding from the frequency analysis that lack of knowledge and interface complexity remain structural barriers requiring deliberate policy and design responses. Trust ($\beta = 0.221$) ranks third among positive predictors, which aligns with the broader FinTech literature's consistent emphasis on data security as a prerequisite for sustained platform engagement.

These findings carry important implications for platform developers and policymakers. First, simplifying onboarding flows and providing in-app financial literacy modules can simultaneously address the awareness gap and interface complexity barrier. Second, transparent communication of data security protocols and regulatory compliance can meaningfully shift the neutral trust segment toward active adoption. Third, the relatively weaker effect of cost ($\beta = 0.132$) suggests that price competition alone is insufficient; investment in user experience and educational content yields higher adoption returns. Collectively, the results suggest that FinTech adoption in urban India is entering a consolidation phase where the challenge is no longer attracting first-time users but deepening engagement and building long-term confidence.

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FINDINGS

1. 80.60% of respondents have used FinTech wealth management platforms, indicating high overall adoption, particularly among younger age groups.
2. 56.72% of respondents are fully aware of FinTech platforms, while 29.85% have partial awareness, suggesting a significant education gap.
3. 62.69% believe FinTech platforms provide useful financial insights, though many users are not fully utilizing all available features.
4. Trust levels remain moderate, with 35.82% remaining neutral, highlighting the need for stronger transparency and security measures.
5. Convenience (56.72%) and low cost (20.90%) are the primary drivers of platform adoption among Bengaluru users.
6. Lack of knowledge (41.79%) and complex interfaces (28.36%) are the most significant barriers to effective FinTech usage.
7. Younger respondents (below 30) dominate the user base, while individuals above 40 show significantly lower engagement.
8. 44.78% of respondents expressed willingness to recommend FinTech platforms, but advocacy levels remain below potential.
9. Most respondents indicate future intentions to increase platform usage, reflecting strong growth potential for FinTech in Bengaluru.
10. Regression analysis ($R^2 = 0.551$, $F = 43.216$, $p < 0.001$) confirms that the six predictors jointly explain 55.1% of the variance in FinTech adoption.
11. Convenience ($\beta = 0.318$) and perceived usefulness ($\beta = 0.294$) are the strongest positive predictors, while challenges ($\beta = -0.205$) significantly inhibit adoption.

Suggestions

1. Enhance Digital Financial Literacy Programs: Develop simple educational content, app-based tutorials, and short videos to improve user understanding of FinTech features.
2. Build Trust Through Transparency and Security: FinTech companies should strengthen data security infrastructure and communicate their privacy policies clearly to users.
3. Simplify Platform Design: Develop user-friendly interfaces with intuitive navigation, especially for first-time and less tech-savvy users.
4. Promote Inclusive Financial Participation: Design targeted awareness campaigns to encourage greater participation among women and older age groups.
5. Introduce Hybrid Advisory Models: Combine automated robo-advisory tools with human guidance to bridge the gap between self-service and professional financial advice.

CONCLUSION

FinTech wealth management platforms are increasingly becoming a primary financial tool for younger, educated, and tech-savvy individuals in Bengaluru. The study reveals strong adoption levels driven by convenience and affordability, yet highlights a persistent gap between usage and genuine confidence. While users recognize the usefulness of these platforms, trust, security, and ease of use remain concerns that limit deeper engagement and advocacy.

The regression analysis further confirms that convenience and perceived usefulness are the strongest determinants of adoption, while challenges related to knowledge gaps and interface complexity serve as significant barriers. These findings are consistent with the Technology Acceptance Model and provide empirical support for targeted interventions aimed at enhancing the overall FinTech user experience.

The findings emphasize that improving financial literacy, strengthening data security measures, and designing more intuitive platforms are critical to unlocking the full potential of FinTech adoption. With a growing willingness among users to expand their usage in the future, digital wealth management platforms are well positioned to play a transformative role in personal finance across India's metropolitan centers. Addressing the

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identified gaps through targeted education and platform improvements can significantly enhance user confidence, satisfaction, and long-term adoption.

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