International Journal of Recent Development in Engineering and Technology
Website: www.ijrdet.com (ISSN 2347 -6435 (Online)), Volume 15, Issue 1, January 2026)

The Impact of Educational Qualification on Fintech Adoption: A Multi-Dimensional Analysis of Trust, Accessibility, and Affordability

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Abstract-- The advent of financial technology has emerged as a significant catalyst in reshaping the financial landscape, particularly in emerging economies like India, where a substantial portion of the population remains unbanked or underbanked (Kamal et al., 2025).This research aims to bridge existing gaps in the literature by examining the nuanced interplay between FinTech adoption and financial inclusion within the Indian context, considering both the opportunities and challenges posed by emerging technologies such as blockchain in public sector applications (Rana et al., 2021, p. 552). Despite its promising potential, the academic discourse often overlooks the specific mechanisms through which FinTech adoption translates into improved access to monetary services, frequently neglecting critical factors such as accessibility, affordability, and trust (Jerome, 2025, p. 5).Furthermore, while extensive research has explored the general opportunities and challenges of blockchain, a critical component of FinTech, from governmental and entrepreneurial perspectives, there remains a notable lacuna in understanding the specific challenges to blockchain adoption within public sector organizations in India, a factor vital for its effective implementation in financial inclusion initiatives (Rana et al., 2021, p. 552).

***Keywords*-- Fin-Tech Adoption, Financial Inclusion, Trust, Accessibility, and Affordability**

I. INTRODUCTION

The advent of financial technology has emerged as a significant catalyst in reshaping the financial landscape, particularly in emerging economies like India, where a substantial portion of the population remains unbanked or under banked (Kamal et al., 2025). This transformative role of FinTech is especially crucial in addressing the inherent deficiencies of traditional banking systems, which often struggle to cater to India's heterogeneous socioeconomic landscape and widespread financial exclusion (Kamal et al., 2025). By integrating mobile technologies and innovative service delivery mechanisms, FinTech offers a promising pathway towards greater financial inclusion, making essential financial services more accessible and affordable to a broader demographic (Panda et al., 2023, p. 1).

This includes providing services such as micro-loans, digital payments, and savings accounts to individuals in remote and rural areas, thereby fostering economic development and resilience (Abouraia & Morsey, 2020, p. 973; Jena, 2025). India, with its vast and diverse population, has historically faced considerable obstacles in guaranteeing universal access to financial services, particularly within its rural and underserved communities (Wandhe, 2025). These obstacles have historically included high transaction costs, information asymmetry, and complicated documentation procedures, all of which FinTech solutions are adeptly managing to promote financial inclusion (Datta, 2023, p. 13). This is particularly pertinent given that 1.4 billion individuals globally still lack access to fundamental financial services, highlighting a persistent challenge despite technological advancements (Jerome, 2025, p. 3). India's strategic approach, characterized by government-led initiatives in creating a robust public digital infrastructure, has positioned it uniquely to leverage fintech for widespread financial inclusion, unlike many developed nations grappling with legacy system integration (Rana et al., 2021, p. 565). Specifically, the rapid advancements in financial technology over the last decade have revolutionized the provision of financial services through digital platforms, automation, and cost-efficient transaction channels (Lohith et al., 2025). This evolution has primarily altered the landscape of monetary services, particularly in emerging economies, by offering innovative solutions that transcend traditional banking models (Jerome, 2025, p. 2).

Significance of the study

This research aims to bridge existing gaps in the literature by examining the nuanced interplay between FinTech adoption and financial inclusion within the Indian context, considering both the opportunities and challenges posed by emerging technologies such as blockchain in public sector applications (Rana et al., 2021, p. 552).

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Despite its promising potential, the academic discourse often overlooks the specific mechanisms through which FinTech adoption translates into improved access to monetary services, frequently neglecting critical factors such as accessibility, affordability, and trust (Jerome, 2025, p. 5). Furthermore, while a foundational understanding of FinTech's conceptual underpinnings exists, there is a recognized scarcity of comprehensive empirical studies that thoroughly investigate how FinTech adoption specifically influences access to financial services in emerging markets (Jerome, 2025, p. 4). This study seeks to analyze how FinTech directly addresses barriers like poor financial literacy, high processing costs, and distrust in conventional financial institutions, thereby improving accessibility and affordability of financial services for underserved populations (Jerome, 2025, p. 1; Kulshrestha, 2023, p. 25). By analyzing these multifaceted relationships, this research endeavors to provide valuable insights for policymakers and financial institutions in India and other developing nations to foster inclusive economic growth and mitigate disparities in financial access (Abouraia & Morsey, 2020, p. 975). It also aims to evaluate the efficacy of current regulatory frameworks and technological innovations, including AI-powered FinTech solutions, in driving both financial inclusion and overall financial well-being across diverse socioeconomic strata (Sharma & Adeniyi, 2025, p. 4).

II. Literature Review

Existing research underscores the increasing importance of financial technology in delivering financial services, particularly within payment systems (Panda et al., 2023, p. 2). Indeed, studies have shown that digital payment adoption significantly improves financial inclusion, especially in rural and economically disadvantaged regions (Kushwaha & Malpani, 2025). Policymakers in India have recognized this potential, prioritizing financial inclusion to ensure that individuals and businesses can access a comprehensive suite of financial services, including loans, insurance, and savings (Rahmani & Kamal, 2025).

Accessibility

However, existing literature often overlooks context-specific insights from emerging market and developing economies such as India, despite their unique demographic and institutional factors (Jerome, 2025, p. 5). This gap is critical because the integration of FinTech in these regions presents distinct challenges and opportunities, particularly concerning issues of digital literacy, regulatory frameworks, and infrastructural development (Panda et al., 2023, p. 10; Rashid, 2024).

Specifically, the paradigm shift brought about by FinTech is critical for enhancing access to monetary services, offering novel avenues for underserved populations to engage with essential financial tools by addressing historical barriers such as excessive processing costs and distrust in traditional institutions (Jerome, 2025, p. 2). FinTech solutions provide new dimensions for individuals and businesses to leverage technology-enabled channels for accessing services, thereby significantly contributing to lowering the cost of financial services and enhancing financial literacy among underserved populations (Gopalakrishnan et al., 2025).

Trust

A critical component underpinning the adoption of these FinTech services, especially in rural and tribal lands historically cut off from official banking services, is trust (Asif et al., 2023). This trust is cultivated through transparent practices, robust security measures, and the consistent delivery of reliable services that address the specific needs and concerns of these communities (Rane et al., 2024, p. 38). Furthermore, the success of FinTech initiatives in India hinges on strengthening digital finance literacy across the entire population, especially in rural areas where traditional behaviors persist and mobile application usage for financial services remains suboptimal (Asia Small and Medium-Sized Enterprise Monitor 2020:, 2020, p. 169). Moreover, research on the adoption of emerging technologies like blockchain in India, particularly within the public sector, has not adequately addressed the challenges specific to its adoption, despite its potential to foster financial inclusion (Rana et al., 2021, p. 552). While studies have explored blockchain adoption in an industrial context, the unique impediments faced by public sector organizations in India regarding blockchain integration for financial inclusion remain largely unexamined (Rana et al., 2021, p. 552). This lack of comprehensive investigation is particularly salient given that trust is a pivotal factor in bridging the gap between hesitation and acceptance of new technologies, especially in communities where digital awareness and infrastructure are still developing (Hosmani & Raghukant, 2025). Cultivating user confidence in the security and efficacy of FinTech platforms is paramount for their successful integration into diverse fiscal ecosystems (Jerome, 2025, p. 3).

Affordability

FinTech innovations contribute significantly to affordability by decreasing operational costs and offering lower-fee services, thereby making financial products more accessible to previously underserved populations (Jerome, 2025, p. 3).

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This cost reduction, often facilitated by mobile-first strategies and automated processes, allows FinTech providers to extend financial services to individuals who were previously excluded due to high transaction costs associated with traditional banking (Kulshrestha, 2023, p. 25). Moreover, the reduction in operational overhead empowers FinTech firms to tailor financial products to the specific needs of low-income segments, offering micro-loans and bespoke savings plans that align with their financial capacities (Datta, 2023, p. 13). This directly addresses a primary barrier to financial inclusion, transforming the economic landscape for marginalized communities by integrating them into the formal financial system (Jerome, 2025, p. 9). However, for FinTech to fully realize its potential in fostering financial inclusion, particularly in India, it must prioritize the development of robust technological literacy initiatives to ensure equitable access and effective utilization among all segments of the population (Jerome, 2025, p. 9).

Statement of the problem

Despite the acknowledged transformative potential of FinTech in enhancing financial inclusion, a significant challenge lies in understanding the specific determinants of its adoption, particularly in diverse regional contexts such as rural Tamil Nadu, where penetration rates and influencing factors may vary considerably (Hegde, 2024, p. 1381). This study addresses gaps in FinTech adoption research in India by examining artificial intelligence, IT mindfulness, technological self-efficacy, and task-technology fit, which are understudied in current literature (Sharma & Adeniyi, 2025, p. 3). Moreover, the current academic discourse lacks a comprehensive understanding of how privacy risk concerns and technophobia moderate user adoption decisions, especially within the unique socioeconomic and cultural landscape of India, thereby necessitating an in-depth investigation into these psychological and behavioral factors (Sharma & Adeniyi, 2025, p. 12). Therefore, this research aims to meticulously explore the multifaceted psychological and behavioral determinants that underpin FinTech adoption among diverse user groups in India, with a particular emphasis on rural areas, thereby enriching the theoretical understanding of technology acceptance models within an emerging market context (Hegde, 2024, p. 1381; Jena, 2025). Specifically, the study will analyze the degree of acceptance, the determinants of adoption, and the consequences for financial inclusion in rural Karnataka (Hegde, 2024).

Furthermore, while extensive research has explored the general opportunities and challenges of blockchain, a critical component of FinTech, from governmental and entrepreneurial perspectives, there remains a notable lacuna in understanding the specific challenges to blockchain adoption within public sector organizations in India, a factor vital for its effective implementation in financial inclusion initiatives (Rana et al., 2021, p. 552).

III. Objectives Of The Study

The following objectives are coined for the present study

1. Examines how FinTech adoption influences financial inclusion in India, focusing on accessibility, trust, and affordability.
2. Analyzes digital financial literacy as a mediating factor and perceived regulatory support as a moderating factor in FinTech utilization.
3. To offer suitable suggestions to improve the efficiency of fintech usage through that increase the financial inclusion.

IV. Methodology

This section outlines the methodological framework employed to investigate the research objectives, detailing the collection and analysis of both primary and secondary data (Rajendran & Vethirajan, 2022). The primary data collection involved a survey of 250 financial managers operating within various industries across Tamil Nadu, employing a structured questionnaire to gather quantitative insights into their perspectives and practices. The selection of this specific demographic and geographical region was predicated on its significant contribution to India's financial sector and its diverse economic landscape, offering a rich context for understanding financial management trends (Venkadesh, 2017).

Sampling technique

To ensure a representative sample from the expansive population of financial managers in Tamil Nadu, a stratified random sampling technique was employed, segmenting the population based on industry type and company size to accurately reflect the regional financial landscape (Christopher & Nithya, 2025; Sreenu, 2017). This systematic approach facilitated the selection of 250 financial managers, ensuring adequate representation across various sectors and organizational scales, thereby enhancing the generalizability of the findings (Faridani et al., 2021).

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Data collection was primarily conducted through a structured questionnaire, incorporating both open-ended and close-ended questions to elicit comprehensive responses (Bhadouria et al., 2014).

V. Analyses And Discussion

Descriptive Statistics

Variable	N	Mean	Median	Mode	Std. Deviation
Age	250	2.55	3.0	4.0	1.258
Educational Qualification	250	2.64	2.0	2.0	1.338
Perceived Usefulness (PU)	250	2.44	2.0	1.0	1.397
Perceived Ease of Use (PEOU)	250	2.56	2.0	2.0	1.414
Perceived Trust	250	2.45	2.0	2.0	1.403
Access to Services	250	2.32	2.0	1.0	1.367
Usage / Frequency	250	2.35	2.0	2.0	1.314
Financial Management	250	2.29	2.0	1.0	1.359
Customer Engagement	250	2.42	2.0	1.0	1.424
Affordability / Cost Structure	250	2.48	2.0	2.0	1.377

The descriptive statistics reveal a generally positive perception of Fintech adoption and its role in financial inclusion among the 250 respondents. Across all core constructs—including Perceived Usefulness, Trust, and Access to Services—the mean scores range from **2.29 to 2.56**. **Financial Management (Mean = 2.29)** and **Access to Services (Mean = 2.32)** emerged with the highest levels of agreement, suggesting that respondents particularly value Fintech for its ability to simplify financial oversight and reach previously underserved areas.

Furthermore, the data shows consistent behavioural and demographic trends. The **Mode of 1.0** for Perceived Usefulness, Access, and Financial Management highlights that "Strongly Agree" was the most frequent response for these critical areas, underscoring strong user confidence. The demographic data indicates a relatively young and educated sample, with an **Age median of 3.0** and an **Educational Qualification mode of 2.0 (Undergraduate level)**. With standard deviations remaining stable between **1.25 and 1.42**, the results reflect a cohesive sentiment across the group, identifying Fintech as a trusted and accessible tool for modern financial engagement.

These tables evaluate the impact of **Educational Qualification** (Independent Variable) on **Perceived Trust**, **Access to Services**, and **Affordability** (Dependent Variables).

Model Summary

This table shows how much of the variation in the dependent variables is explained by Educational Qualification (R^2).

Dependent Variable	R	R Square	Adjusted R Square	Std. Error of the Estimate
Perceived Trust	.345	.119	.115	1.31909
Access to Services	.169	.028	.025	1.34191
Affordability	.006	.000	-.004	1.38014

ANOVA (Analysis of Variance)

This table determines whether the regression model is a good fit for the data (i.e., is the relationship statistically significant?

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Dependent Variable	Model	Sum of Squares	df	Mean Square	F	Sig.
Perceived Trust	Regression	58.303	1	58.303	33.507	**.001***
	Residual	431.521	248	1.740		
Access to Services	Regression	13.088	1	13.088	7.268	**.007***
	Residual	446.576	248	1.801		
Affordability	Regression	0.016	1	0.016	0.008	.927

Regression Coefficients

This table provides the individual contribution of Educational Qualification to each dependent variable.

Dependent Variable	Predictor	B	Std. Error	Beta	t	Sig.
Perceived Trust	(Constant)	3.401	0.185		18.425	.000
	Edu. Qual.	-0.362	0.062	-.345	-5.789	.001
Access to Services	(Constant)	1.860	0.188		9.907	.000
	Edu. Qual.	0.171	0.064	.169	2.696	.007
Affordability	(Constant)	2.464	0.193		12.758	.000
	Edu. Qual.	0.006	0.065	.006	0.092	.927

Interpretation of Results

The regression analysis indicates a mixed impact of educational qualification on the three dimensions of Fintech perception.

For **Perceived Trust**, the model is statistically significant ($F = 33.507$, $p < .001$), with education explaining approximately 11.5\% of the variance (Adjusted $R^2 = .115$). The unstandardized coefficient ($B = -0.362$) suggests a significant negative relationship; given that the measurement scale follows a pattern where lower values indicate stronger agreement (e.g., 1 for Strongly Agree), this implies that individuals with higher educational qualifications tend to have significantly higher levels of trust in Fintech services. Similarly, a significant relationship was found for **Access to Services** ($F = 7.268$, $p = .007$), though the effect is weaker, with education explaining only about 2.5% of the variance. In contrast, **Affordability** shows no significant relationship with educational qualification ($F = 0.008$, $p = .927$), indicating that a user's academic background does not influence their opinion on the cost structure or affordability of these financial tools. Overall, while education is a meaningful predictor of trust and accessibility, it appears irrelevant to the perceived affordability of Fintech services within this sample.

Discussion

This section elaborates on the findings presented in the preceding descriptive statistics, particularly focusing on the nuanced relationship between educational qualification and the adoption of Fintech services. The subsequent analysis aims to elucidate how varying levels of educational attainment influence individuals' Perceived Trust, Access to Services, and Affordability concerning Fintech offerings, thereby contributing to a deeper understanding of user engagement dynamics. Specifically, this analysis will explore how educational background correlates with perceptions of Fintech utility, ease of use, and overall financial management capabilities, extending beyond simple descriptive measures to infer causal relationships. This approach facilitates a comprehensive evaluation of how educational disparities might contribute to differential adoption rates and perceived benefits of Fintech innovations. Furthermore, the model summary tables will quantitatively assess the predictive power of educational qualification on these dependent variables, offering insights into the strength and direction of these relationships. This statistical evaluation will provide a robust understanding of the moderating role of education in shaping financial inclusion through Fintech platforms (Gautam et al., 2022; Jerome, 2025). The R^2 value, indicating the proportion of variance in the dependent variables explained by educational qualification, will be critically examined to ascertain the model's explanatory power (Nguyen et al., 2024).

A higher R^2 value would signify a stronger influence of educational qualification on perceptions of Fintech, while a lower value would suggest that other factors not included in the model contribute more significantly to these perceptions. The subsequent analysis will therefore delve into the coefficients and significance levels of the regression models to interpret the specific impact of educational qualification on each dependent variable, thereby illuminating the nuanced mechanisms through which education influences Fintech adoption and its perceived benefits. Specifically, the R-squared value quantifies the proportion of variance in the dependent variables that can be predicted from the independent variable, educational qualification, thus offering a direct measure of the model's explanatory strength (Jerome, 2025). For instance, an R-squared value of 0.474 signifies that educational qualification accounts for 47.4% of the variability observed in the dependent variables, with the remaining variance attributable to unmeasured factors (Ahmad et al., 2021). This measure of explanatory power is crucial for evaluating the practical significance of educational attainment in shaping individuals' engagement with financial technology (Sadiq et al., 2023). The adjusted R-squared value provides a more conservative estimate of this explanatory power, accounting for the number of predictors in the model, and is particularly relevant when comparing models with different numbers of independent variables (Sharma & Adeniyi, 2025). The standard error of the estimate, on the other hand, quantifies the average distance that the observed values fall from the regression line, providing an indication of the model's precision in its predictions (Irfan et al., 2021). Conversely, a higher R-squared suggests that a greater proportion of the variance in the dependent variable is predictable from the independent variable, indicating a stronger explanatory power of the model (Irfan et al., 2021). Additionally, the interpretation of the b coefficients will elucidate the precise nature and magnitude of the relationship between a unit change in educational qualification and corresponding changes in perceived trust, access to services, and affordability of FinTech solutions (Balanagalakshmi et al., 2022).

VI. Conclusion

This comprehensive analysis aims to provide a robust statistical foundation for understanding the complex interplay between educational background and the perception and adoption of Fintech services, thereby informing strategies for enhanced financial inclusion.

Such insights are critical for policymakers and Fintech developers to tailor interventions that address educational disparities, fostering more equitable access to and utilization of digital financial tools (Chouhan et al., 2023). Ultimately, a nuanced understanding of these relationships is essential for developing targeted educational programs and accessible Fintech products that can effectively bridge existing gaps in financial literacy and inclusion. The Model Summary table will further detail the extent to which educational qualification explains the variance in these dependent variables, offering a robust measure of the model's predictive accuracy and explanatory power (Agelyne & Musau, 2021). For instance, a Q-squared value greater than zero typically indicates sufficient predictive accuracy of the model for an endogenous construct, with values like 0.633 for behavioral intention or 0.725 for task technology fit demonstrating strong predictive relevance (Sharma & Adeniyi, 2025). Further examination of the R-squared values for each dependent variable will delineate the specific predictive strength of educational qualification across Perceived Trust, Access to Services, and Affordability (Bhatia & Bhasin, 2023; Ram, 2023)

Acknowledgement

I wish to express my sincere gratitude to the Administrators of St. Joseph's College for their constant encouragement and support toward my research endeavours. I am deeply indebted to Rev. Fr. Rector, Rev. Fr. Secretary, and Rev. Fr. Principal for their visionary leadership and for providing a conducive environment for academic excellence. Their commitment to fostering a culture of research within the institution has been a great source of motivation, and I am truly grateful for the trust they have placed in my work.

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