

**“FINTECH – FINANCIAL LITERACY NEXUS : INSIGHTS INTO
INVESTOR BEHAVIOR”**

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ABSTRACT

Even though a lot of research highlights the barriers to fintech adoption, such as cybersecurity concerns, digital accessibility, regulatory constraints, and user trust, it also highlights how fintech may enhance financial inclusion and investment efficiency. The purpose of this study is to determine how financial literacy and fintech impact an individual's investing choices, particularly when it comes to choosing the type of investment. Every individual is included in the sample. The results of distributing surveys via Google Form serve as the major data source for this study. Purposive sampling was the method employed, and 147 replies with linkert scale measurements were obtained. Using a statistical test tool using Jamovi software, the study aims to quantify the influence of several indicators on each variable. The findings will be a helpful tool for lawmakers, fintech companies, and financial educators, assisting in the development of legislation that promote financial literacy and empower investors. Helping India's financial system become more effective, inclusive, and investor-friendly is the ultimate goal of this research.

KEYWORDS : *Fintech, Financial Literacy, Behavioral Finance, Technology Adoption, Digital Transformation, Informed Investing.*

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