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A STUDY ON AWARENESS OF FINTERNET AMONG PEOPLE OF ANAND CITY

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Abstract

Finternet (Finance + Internet) refers to the digital evolution of financial services using internet-based technologies. Finternet is an emerging concept in the financial industry. The main purpose of this paper is to assess the awareness of Finternet in Anand City. Using a Questionnaires based approach, the research examines the impact of demographic factors such as age, gender, education, and occupation on Finternet awareness. The advantages of Finternet services include lower operational costs and user-friendly accessibility. Finternet services will transform the practices and dynamics of the Indian finance sector.

Keywords: *Finternet, Unified Ledger, Digital Banking, Mobile Payments, Cryptocurrencies, Blockchain Finance*

INTRODUCTION

Introduction of Finternet

The concept of "Finternet" is a blending of Finance and the Internet. It refers to the integration of internet technologies with financial services. By putting individuals and businesses at the center of their financial life, the Finternet is a framework of multiple financial ecosystems that are connected to one another, much like the internet. It will create a technological-financial ecosystem that can provide sophisticated products and services to a large audience at drastically reduced rates while maintaining the greatest standards of safety and security. It also seeks to cut transaction costs, making financial services more accessible.

The ability to transfer any financial assets to anyone, anywhere in the world, at any time, with any device, would be available to both individuals and businesses. By catering to the demands of presently underbanked segments of the population, financial transactions will be affordable, safe, and almost instantaneous, promoting financial inclusion. The Finternet would provide greater access, improved risk management, more information availability, and reduced transaction costs in comparison to the conventional financial system. The emergence of modern, individualized financial services would promote more comprehensive markets and enhance welfare. Financial assets, such as cash, stocks, bonds, real estate, or digital insurance contracts, can all be represented on the internet.

Concept of Unified Ledger

The "common venue" a shared programmable platform that unified ledgers offer allows digital currencies and other financial instruments to coexist. Through smooth transaction integration and the introduction of completely new forms of economic agreements, they seek to offer a significant improvement over the current financial infrastructure.

The concept of unified ledgers does not mean "one ledger to rule them all" a single ledger that encompasses all financial assets and transactions in an economy. Multiple ledgers may coexist, depending on each jurisdiction's

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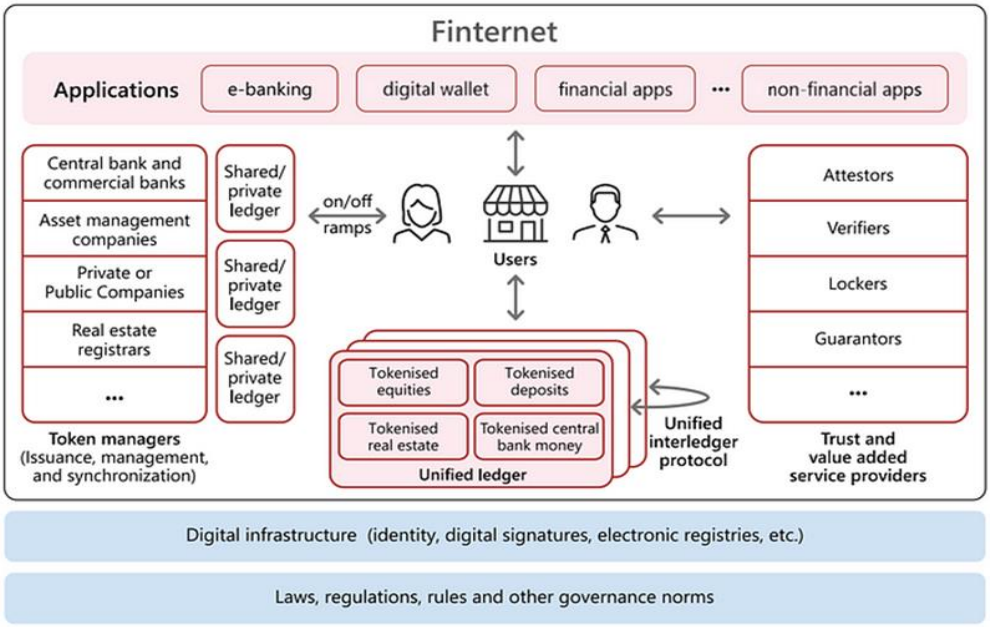
requirements. Application programming interfaces could connect these ledgers to each other and other parts of the financial system that exist outside the Finternet. Over time, the roles of distinct ledgers may change, and if scope overlaps increased, ledgers may even combine. The role of unified ledgers could also vary by jurisdiction.

There are two criteria that distinguish unified ledgers. The first is that they bring together in one location all the elements required to finish financial transactions, including financial assets, ownership documents, guidelines for their use, and other pertinent data. The second is that funds and other financial assets are executable items on the ledgers. This implies that pre-programmed "smart contracts" can be used to transfer them electronically. When combined, these design elements enable people and organizations to transfer funds and other assets in a safe and secure manner, reducing the need for outside verification and authentication procedures as well as dependency on third-party clearing, messaging, or settlement systems.



The architecture of the Finternet
(Chart-1)
Sources: (Carstens & Nilekani, 2024)
The structure of the Finternet can be described in terms of a series of building blocks (Chart-1). Digital copies of commercial and central bank currency as well as other tokenized financial assets would be included in the unified ledgers itself. Different asset kinds would be housed in distinct partitions within a given ledger, each of which would be owned and run by a different operating entity what we call token managers. The data needed to guarantee the safe and lawful transfer of funds and assets (such as digital identities and laws, rules, and regulations governing transactions) as well as actual data obtained from sources outside the ledger would also be included in the ledgers. In the meantime, a wide range of value and trust service providers would support identity verification and maintain the safety of system users and their financial assets.

Applications would be used by people and companies to communicate with the ledgers. These could take many different shapes and enable users to exchange assets that are not on the Finternet or to perform transactions within or across ledgers.

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Aspect	Traditional Finance	Finternet
Transaction Costs	High transaction fees for cross-border transactions and currency conversions.	Low transaction fees through digital assets and decentralized networks.
Accessibility	Limited access, particularly in developing regions.	Global accessibility, offering financial services to anyone, anywhere.
Processing Times	Transactions can take days to clear, causing delays.	Instant processing and settlement of transactions.
Regulatory Complexity	Complex regulations that can be difficult to navigate.	Simplified compliance through automated processes and smart contracts.

The need for change: - Traditional Finance v/s Finternet.
Table-1
Sources: (Shamshi, 2024)

In the Traditional financial system- many transactions such as those involving assets like shares or real estate, still take days to complete due to outdated systems and manual processes. Due to outdated technology and manual processes the transaction costs are high. Businesses and individuals face expensive fees, especially for cross border payments and low value transactions and also limited competition makes these costs even higher. Financial services are often scarce in rural and low-income areas due to high costs and outdated technology. The range of available financial products and services is limited, which prevents broader market participation and economic opportunities.

The Finternet solutions provide low transaction cost through digital assets and decentralized finance networks. It also provides global accessibility offering financial services to, in any amount, at any time, using any device, to anyone else, anywhere in the world. It also provides instant processing and settlement of transactions through automated processes and smart contracts.

LITERATURE REVIEW

(Carstens & Nilekani, 2024) in his study titled Finternet: The financial system for the future. Finternet is a connected financial system that puts people and businesses at the forefront of their financial lives, making services more accessible, affordable, and inclusive. This paper describes essential technical characteristics interoperability, security, scalability, and privacy mixed with governance standards to build a universal digital financial system. It imagines low-cost, secure, and instant financial services that facilitate risk management, safeguard savings, and promote investment. A unified ledger is suggested as a means of simplifying transactions, minimizing inefficiencies, and improving reliability by consolidating several financial assets under one framework.

(Ozili, 2025) in his study titled Finternet in Africa: Preparing Africa for the financial system of the future. The aim of this article is to explore the concept of the Finternet and to help African countries transition to the

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financial system of the future which is the Finternet. The Finternet will place African citizens at the forefront by removing obstacles to African financial systems and making African customers accessible to the financial services that are available in the non-African financial system.

(Shukla & Manglani, 2024) in his study titled A Study of Awareness of Fintech Usage and Perception among Investors in South Mumbai. The objective of this paper is to assess the level of fintech application awareness and factors influencing fintech adoption among investors in South Mumbai. This study will adopt a method of quantitative research design approach. The data will be collected mainly through the questionnaire. The results indicate an increasing trend towards online investment strategies, especially among the younger population. Although a large number of respondents still prefer the conventional offline brokers, the ease and convenience provided by fintech apps are attractive to a large section of the population. They also found that movement towards online investment is also influenced by financial literacy, speed, trust, and cost-effectiveness. While the fintech industry keeps developing new solutions, chances are that ways of investing through the internet will become even more common among all age groups of investors and even professionals.

(Sygal & Zhrekar, 2022) in his study titled A Study on Perception and Awareness about Fintech Platforms. The aim of this paper is to identify the level of awareness of Fintech Solutions among users and also any educational differences in awareness of fintech solutions relating to different factors. The data will be collected mainly through the questionnaire. It has been found that there exists considerable association between educational qualification and awareness of fintech apps usage. Further, the respondents possess positive perception regarding the fintech solutions. Their awareness level expresses the educational background but age does not contribute considerably as a determinant factor for awareness and positive perception for fintech solutions.

RESEARCH METHODOLOGY

Research Gap

Finternet (Finance + Internet) is transforming the financial landscape by integrating digital technologies into financial services. There are discrepancies in how awareness is understood and measured because the term "Finternet" is not commonly defined or standardized in academic literature. Most existing study focuses on awareness of Fintech adoption, digital payments, and online banking. There are limited studies on how demographic factors affect people's level of awareness on familiarity with Finternet, its applications, usage, impact on financial accessibility and convenience, and threats of cybersecurity risks in Finternet-based services.

Research Objective

1. To check familiarity with Finternet among demographic variables.
2. To assess the familiarity of Finternet applications, Usage and Finternet improve the financial accessibility and convenience among demographic variables.
3. To know the concern of cybersecurity risks in Finternet-based services.

SAMPLING TECHNIQUE

The non-probability convenience sampling method is used to collect data from 159 respondents of Anand city using structured questionnaires.

HYPOTHESIS OF THE STUDY

Ho_1: There is no relation between the familiarity of Finternet and demographic variables (age, gender, education, occupation).

Ho_2: There is no significant difference in the familiarity of Finternet applications, their usage, and the perception that Finternet improves financial accessibility and convenience among different demographic variables. (age, gender, education, and occupation).

Ho_3: There is no relation between the age of users and concern of risk related to cybersecurity in FInternet based services.

Data Analysis and Interpretation

Variables	Categories	Frequency	Percentage
Age	Below 18	3	1.9
	18-25	100	62.9
	26-35	45	28.3

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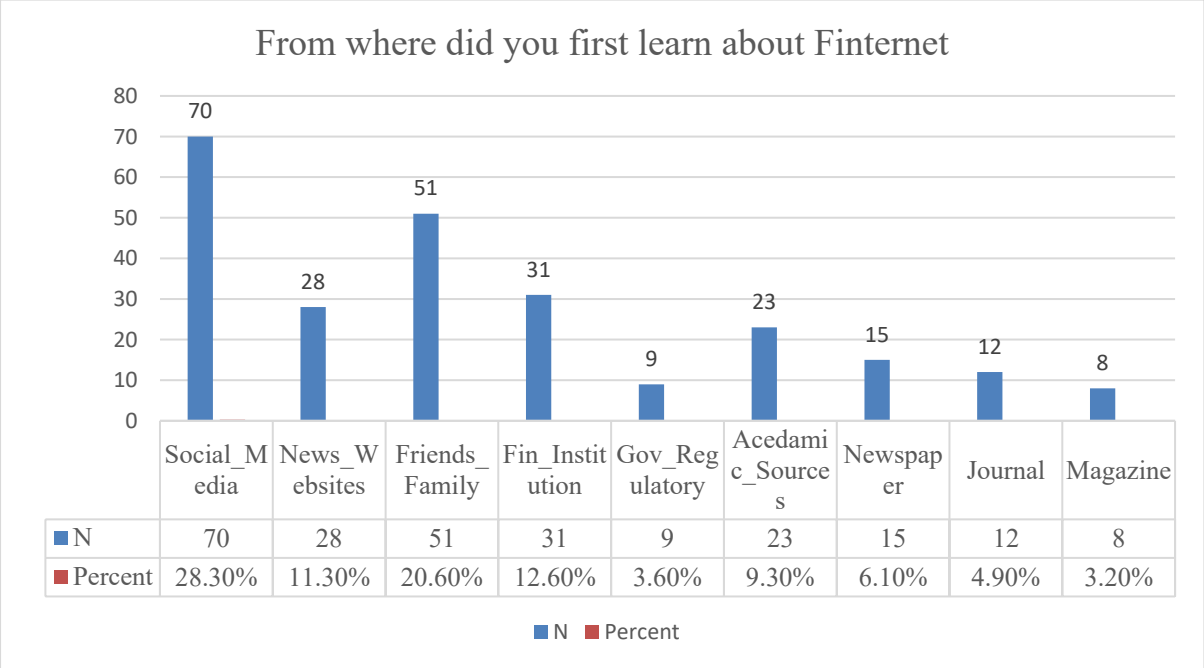
	36-45	2	1.3
	46-55	8	5
	Above 55	1	0.6
	Total	159	100
Gender	Male	85	53.5
	Female	74	46.5
	Total	159	100
Education	SSC	2	1.3
	HSC	7	4.4
	Diploma	5	3.1
	Undergraduate degree (Bachelorette)	52	32.7
	Postgraduate degree (Masters)	82	51.6
	Doctorate and above	11	6.9
	Total	159	100
Occupation	Student	94	59.1
	Employed (Private)	40	25.2
	Employed (Government)	9	5.7
	Business Owner	5	3.1
	Professional	11	6.9
	Total	159	100

Demographic Details

Table: -2



From where did you first learn about Finternet

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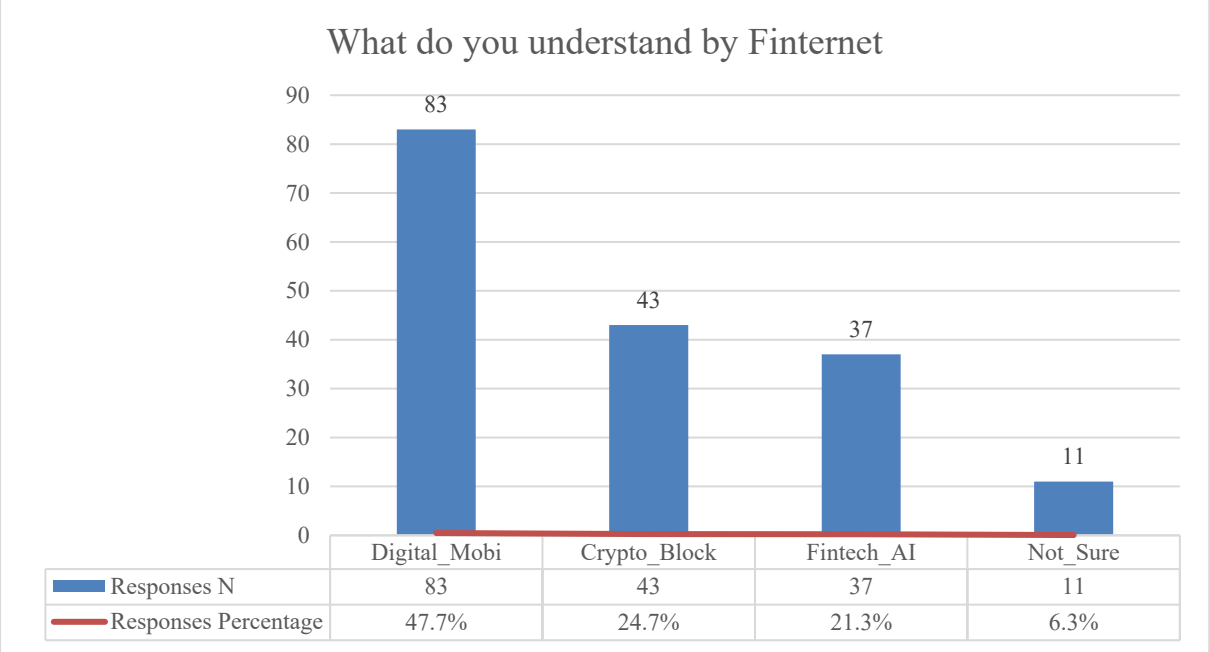
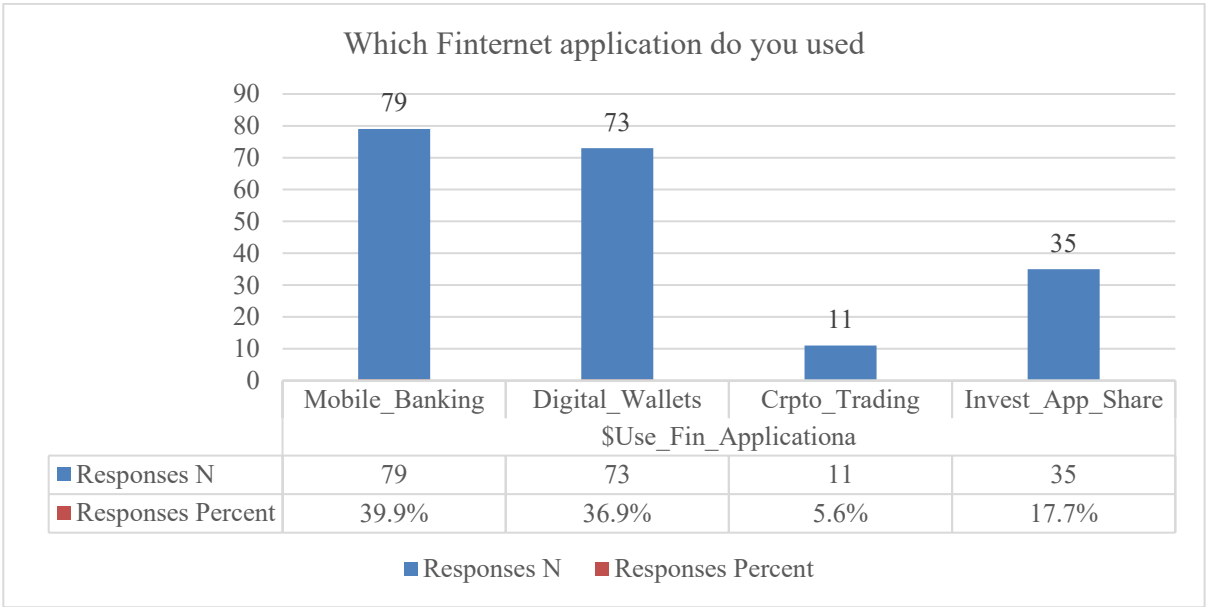
(Chart-2)
The chart indicates that social media, friends and family are the most influential sources of awareness about Finternet.



What do you understand by Finternet

(Chart-3)
The majority respondents associate it with Digital Banking & Mobile payments, indicating that most people perceive Finternet as a concept related to online and mobile-based financial services.



Which Finternet application do you used

(Chart-4)
This chart shows that Mobile banking and Digital wallets are the most commonly used applications indicating that digital financial services are widely adopted for everyday transactions.

Ho_1: There is no relation between the familiarity of Finternet and demographic variables (age, gender, education, occupation).

a) Familiarity of Finternt and Age

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Age	Familiarity of Finternet		Total
	Yes	No	
Below 18	0	3	3
18-25	60	40	100
26-35	32	13	45
36-45	2	0	2
46-55	7	1	8
Above 55	1	0	1
Total	102	57	159

Out of the Total 159 respondents 102 respondents are aware of the term Finternet. Majority of younger groups between 18 to 35 are more aware of the term Finternet than the age group 36 and above.

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	10.639a	5	0.059
Likelihood Ratio	12.775	5	0.026
Linear-by-Linear Association	7.218	1	0.007
N of Valid Cases	159		

To check the familiarity of Finternet among the age group Chi-Square Tests is done. In the result it can be seen that the p value is >0.05(0.059) so the null hypothesis is failed to reject. Therefore, there is no significant difference between the Age group of users and Familiarity of Finternet.

b) Familiarity of Finternet and Gender

Gender	Familiarity of Finternet		Total
	Yes	No	
Male	63	22	85
Female	39	35	74
Total	102	57	159

Based on gender, males are more familiar with the term Finternet than females.

Chi-Square Tests					
	Value	df	Asymptotic Significance (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	7.889a	1	0.005		
Continuity Correctionb	6.985	1	0.008		
Likelihood Ratio	7.93	1	0.005		
Fisher's Exact Test				0.008	0.004

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Linear-by-Linear Association	7.839	1	0.005		
N of Valid Cases	159				

To check the familiarity of Finternet among the gender Chi-Square Tests is done. In the result it can be seen that the p value is <0.05(0.005) so the null hypothesis is accepted. Therefore, there is a significant difference between the gender and Familiarity of Finternet.

c) Familiarity of Finternet and Education

Education	Familiarity of Finternet		Total
	Yes	No	
SSC	2	0	2
HSC	2	5	7
Diploma	2	3	5
Undergraduate degree (Bachelorette)	28	24	52
Postgraduate degree (Masters)	61	21	82
Doctorate and above	7	4	11
Total	102	57	159

Postgraduates have the highest awareness with 61 out of 82 respondents knowing about Finternet.

Chi-Square Tests			
	Value	**df**	**Asymptotic Significance (2-sided)**
Pearson Chi-Square	12.380a	5	0.03
Likelihood Ratio	12.898	5	0.024
Linear-by-Linear Association	4.762	1	0.029
N of Valid Cases	159		

To check the familiarity of Finternet among the Education Chi-Square Tests is done. In the result it can be seen that the p value is <0.05(0.03) so the null hypothesis is accepted. Therefore, there is a significant difference between the education and Familiarity of Finternet.

d) Familiarity of Finternet and Occupation

Occupation	Familiarity of Finternet		Total
	Yes	No	
Student	54	40	94
Employed (Private)	30	10	40
Employed (Government)	6	3	9
Business Owner	5	0	5
Professional	7	4	11

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Total	102	57	159

Based on the occupation student and private employed are more familiar the term Finternet than other occupation.

Chi-Square Tests			
	Value	**df**	**Asymptotic Significance (2-sided)**
Pearson Chi-Square	6.704a	4	0.152
Likelihood Ratio	8.426	4	0.077
Linear-by-Linear Association	2.026	1	0.155
N of Valid Cases	159		

To check the familiarity of Finternet among the occupation Chi-Square Tests is done. In the result it can be seen that the p value is >0.05(0.152) so the null hypothesis is failed to reject. Therefore, there is no significant difference between the occupation and Familiarity of Finternet.

Ho2: There is no significant difference in the familiarity of Finternet applications, usage, and the perception that Finternet improves financial accessibility and convenience among different demographic variables. (age, gender, education, and occupation).

a) Familiarity, Usage and Perception with Gender

Independent Samples Test										
		Levene's Test for Equality of Variances		**t-test for Equality of Means**						
		F	**Sig.**	**t**	**df**	**Sig. (2-tailed)**	**Mean Difference**	**Std. Error Difference**	**95% Confidence Interval of the Difference**	
									Lower	**Upper**
Fin_Familiar	**Equal variances assumed**	1.967	0.164	0.465	100	0.643	0.104	0.223	-0.339	0.546
	Equal variances not assumed			0.459	77.044	0.648	0.104	0.226	-0.347	0.554
Fin_Usage	**Equal variances assumed**	7.119	0.009	-2.39	100	0.019	-0.665	0.278	-1.218	-0.113
	Equal variances not assumed			-2.278	68.508	0.026	-0.665	0.292	-1.248	-0.083
Fin_Improve	**Equal variance**	0.22	0.64	-0.01	100	0.985	-0.005	0.259	-0.519	0.509

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	s assumed			9						
	Equal variances not assumed			-0.019	77.158	0.985	-0.005	0.262	-0.527	0.518

An Independent Samples Test was conducted to examine the familiarity, usage, and perception of Finternet applications in improving financial accessibility and convenience across different genders. The result indicates that the p value is >0.05(0.643). As a result, the null hypothesis is failed to reject. Therefore, there is no significant difference between the Familiarity of Finternet applications and Gender. Similarly, the p value is >0.05(0.985) so the null hypothesis is failed to reject. Therefore, there is no significant difference between the Finternet improves financial accessibility and convenience and Gender. However, the p value of the usage of Finternet applications is <0.05 (0.019) so the null hypothesis is accepted. Therefore, there is a significant difference between the usage of Finternet applications and Gender.

b) Familiarity, Usage and Perception with Age

ANOVA Test						
		Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
Fin_Familiar	**Between Groups**	5.405	4	1.351	1.142	0.341
	Within Groups	114.762	97	1.183		
	Total	120.167	101			
Fin_Usage	**Between Groups**	28.762	4	7.191	4.137	0.004
	Within Groups	168.581	97	1.738		
	Total	197.343	101			
Fin_Improve	**Between Groups**	13.353	4	3.338	2.186	0.076
	Within Groups	148.137	97	1.527		
	Total	161.49	101			

An ANOVA test was conducted to examine the familiarity, usage, and perception of Finternet applications in improving financial accessibility and convenience across different Age groups. The result indicates that the p value is >0.05(0.341). As a result, the null hypothesis is failed to reject. Therefore, there is no significant difference between the Familiarity of Finternet applications and Age groups. Similarly, the p value is >0.05(0.076) so the null hypothesis is failed to reject. Therefore, there is no significant difference between the Finternet improves financial accessibility and convenience and Age group. However, the p value of the usage of Finternet applications is <0.05 (0.004) so the null hypothesis is accepted. Therefore, there is a significant difference between the usage of Finternet applications and Age groups.

c) Familiarity, Usage and Perception with education

ANOVA Test						
		Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
Fin_Familiar	**Between Groups**	12.184	5	2.437	2.166	0.064
	Within Groups	107.983	96	1.125		
	Total	120.167	101			

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Fin_Usage	**Between Groups**	31.498	5	6.3	3.647	0.005
	Within Groups	165.845	96	1.728		
	Total	197.343	101			
Fin_Improve	**Between Groups**	3.782	5	0.756	0.46	0.805
	Within Groups	157.708	96	1.643		
	Total	161.49	101			

An ANOVA test was conducted to examine the familiarity, usage, and perception of Finternet applications in improving financial accessibility and convenience among the education.The result indicates that the p value is >0.05(0.064). As a result, the null hypothesis is failed to reject. Therefore, there is no significant difference between the Familiarity of Finternet applications among education. Similarly, the p value is >0.05(0.805) so the null hypothesis is failed to reject. Therefore, there is no significant difference between the Finternet improves financial accessibility and convenience among education. However, the p value of the usage of Finternet applications is <0.05(0.005) so the null hypothesis is accepted. Therefore, there is a significant difference between the usage of Finternet applications among education.

d) Familiarity, Usage and Perception with occupation

ANOVA Test						
		Sum of Squares	**df**	**Mean Square**	**F**	**Sig.**
Fin_Familiar	**Between Groups**	5.11	4	1.277	1.077	0.372
	Within Groups	115.057	97	1.186		
	Total	120.167	101			
Fin_Usage	**Between Groups**	18.415	4	4.604	2.496	0.048
	Within Groups	178.929	97	1.845		
	Total	197.343	101			
Fin_Improve	**Between Groups**	13.374	4	3.343	2.19	0.076
	Within Groups	148.116	97	1.527		
	Total	161.49	101			

An ANOVA test was conducted to examine the familiarity, usage, and perception of Finternet applications in improving financial accessibility and convenience among the Occupation. The result indicates that the p value is >0.05(0.372). As a result, the null hypothesis is failed to reject. Therefore, there is no significant difference between the Familiarity of Finternet applications among Occupation. Similarly, the p value is >0.05(0.076) so the null hypothesis is failed to reject. Therefore, there is no significant difference between the Finternet improves financial accessibility and convenience among Occupation. However, the p value of the usage of Finternet applications is <0.05(0.048) so the null hypothesis is accepted. Therefore, there is a significant difference between the usage of Finternet applications among Occupation.

Ho.3: There is no relation between the age of users and concern of risk related to cybersecurity in FInternet based services.

Chi-Square Tests			
	Value	**df**	**Asymptotic Significance (2-sided)**
Pearson Chi-Square	1.680a	4	0.794

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Likelihood Ratio	2.731	4	0.604
Linear-by-Linear Association	1.597	1	0.206
N of Valid Cases	102		

To check the age of users and concern of risk related to cybersecurity in Finternet based services among the age group Chi-Square Tests is done. In the result it can be seen that the p value is >0.05(0.794) so the null hypothesis is failed to reject. Therefore, there is no relation between the age of users and concern of risk related to cybersecurity in FInternet based services.

CONCLUSION

Based on the study it is concluded that familiarity with Finternet differs significantly across gender and education level but not across age group or occupation. Gender and Education play a significant role in influencing Familiarity with the Finternet whereas age and occupation does not show significant difference in Familiarity of Finternet. The results of the study show that knowledge of Finternet applications is comparatively uniform across age, gender, occupation, and educational attainment. This suggests that most individuals have a similar level of awareness of Finternet applications. The statistical analysis gender, age groups, education level, and occupation all significantly affect how Finternet applications are used. This indicates that the way people utilize Finternet applications is influenced by many demographic characteristics. Perceptions of whether Finternet enhances financial accessibility and convenience do not significantly differ by gender, age group, education level, or occupation, according to the statistical study. This indicates that people usually hold similar opinions about the advantages of the finternet in improving financial accessibility and convenience, irrespective of their demographic background. There is no significant relationship between users' age and their concerns about cybersecurity risks in Finternet-based services. Though the young age group respondents use more Finternet but still every age group person is concerned about the cyber risk. Most of the people are only aware about mobile banking and digital investment but the term Finternet covers the vast scope so to conclude at overall the more and more awareness about it is still required to get more benefits of the Finternet based services.

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