

Digital Literacy and Post-Adoption FinTech Usage Intensity: Evidence from Rural Consumers in Karnataka, India

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Abstract

New potential to achieving financial inclusion in developing countries have arisen as a result of the rapid digitization of financial services, which has accelerated the deployment of FinTech solutions. However, there is still a significant gap in the post-adoption behavior of digital financial services, and this is particularly true in rural areas where digital skills discrepancies are more pronounced. Although earlier studies have mainly focused on investigating the determinants of FinTech adoption, little has been done to uncover the factors that influence persistence of and intensive use. This study aims to address that knowledge vacuum by investigating the relationship between digital literacy and the intensity of post-adoption FinTech application use among rural customers in the Indian state of Karnataka. A quantitative study design was adopted by conducting a cross-sectional survey of 400 rural FinTech users that were sampled using structured sampling method. Digital literacy was conceptualized as a multidimensional concept that entails technical digital skills, digital financial skills, information processing ability, and cybersecurity awareness. The hypothesized correlations were tested via descriptive statistics and multiple regression. With technical digital skills and digital financial knowledge revealing as the most relevant factors, the empirical findings demonstrate that digital literacy has a beneficial impact on the size of FinTech usage. Results show that digital skill development boosts digital financial inclusion in rural regions and encourages the adoption of FinTech products.

Keywords: Post-adoption FinTech usage, Digital literacy, Usage intensity, Digital financial capability, Rural Karnataka.

1. Introduction

Financial services industry, transforming the way consumers buy, administer and use financial products and services. Efficient transactions, decreased operating costs, and increased availability of formal financial systems are all outcomes of Financial Technology (FinTech), which combines new digital technology with financial services. Financial inclusion and the transition away from cash have been accelerated by new technologies such as digital wallets, mobile banking, QR codes, peer-to-peer transactions, and digital lending platforms. This is particularly true in low-income nations. (Lee & Shin, 2018; World Bank, 2022; Bank for International Settlement, 2024). The process of digital conversion of payments has been one of the fastest in the world, with the help of such initiatives as Digital India, Jan Dhan Yojana, Aadhaar-enabled services, and rapid growth of the UPI ecosystem. It is also evident that there are still significant differences between the degree to which rural consumers use digital financial applications in their daily financial behaviors, suggesting that access itself is not enough to implement an inclusive digital transformation (Reserve Bank of India, 2024; National Payments Corporation of India, 2024).

Digital literacy has become a key skill that facilitates them to participate in digital ecosystems effectively because of the number of other determinants that affect digital financial behaviour. As such, it has become widely accepted that digital literacy is a critical requirement in enhancing sustainable financial inclusion in digitizing economies (OECD, 2023; UNESCO, 2023; Morgan and Long, 2023).

Even though the adoption of FinTech has been the subject of a considerable scholarly literature in the past decade, much of the literature on the matter has been dedicated to behavioural intention, initial acceptance, or using theoretical models like the Technology Acceptance Model (TAM), the Unified Theory of Acceptance and Use of Technology (UTAUT), and variants thereof to promote the acceptance of new technologies. Although these models effectively determine the reasons why individuals start to use digital financial technologies, they can give

comparatively few details about the post-adoption behaviour, specifically how frequently, extensively, and consistently consumers keep using FinTech applications once they have adopted them. (Venkatesh et al., 2012; Jain, 2024; Lye, 2025). The adoption and usage intensities are especially different between rural and urban settings. Various barriers such as low levels of education, insufficient digital literacy, language, cybersecurity, low financial literacy and exposure to digital technologies are familiar to rural consumers who often incorporate FinTech applications into their daily financial decision-making (Yadav, 2024; Wu, 2024; Sharma, 2025).

Karnataka provides a suitable empirical context to exploring these issues due to the high levels of differences in digital infrastructure, economic development, and rural digital inclusion in the state. Although the government initiative and innovation in the private sector have greatly improved the availability of FinTech in rural Karnataka, variations in the digital capabilities of consumers still affect the level of digital financial adoption. A closer look at these distinctions will help understand what digital literacy can do to facilitate post-adoption FinTech behaviour and facilitate the financial inclusion agenda.

Accordingly, this study builds on previous work by investigating how digital literacy influences the intensity of post-adoption usage of FinTech apps by rural customers in Karnataka. As opposed to previous research which majorly focused on adoption behaviour, this study conceptualizes digital literacy as a multidimensional capacity, which includes technical digital abilities, digital financial literacy, information management capacity, and digital security awareness. Through analysis of the impact of these dimensions on the frequency, diversity, and regularity of FinTech use, the findings contribute to the ever-growing corpus of information about digital financial inclusion, consumer behavior after adoption, and digital finance in general. The results have foundational theoretical knowledge and give practical advice to policymakers, financial institutions, and providers of FinTech services who want to enhance their digital capacities and achieve sustainable growth in financial inclusion in rural India.

2. Literature Review

Gulati, T., Singla, A., & Saini, P. (2025). Digital financial literacy has become a decisive factor of successful involvement in digital financial ecosystems. It includes technical digital skills, financial literacy, cybersecurity, and assessing digital financial data. Digitally literate consumers are more likely to feel comfortable making purchases online, using mobile banking applications, and using other forms of FinTech, according to a new systematic literature review. The assessment has also highlighted the fact that digital financial literacy promotes long-term usage of digital financial services rather than simply short-term use, which enhances financial decision-making.

Ha, D., Le, P., & Nguyen, D. K. (2025). FinTech has greatly increased access to financial services, especially access by underserved groups of people. Financial technology (FinTech) contributes to financial inclusion, according to a systematic study, which includes lowering transaction costs, enhancing access to services, and facilitating digital payment ecosystems. Nonetheless, the review highlighted that availability of technology may not ensure the attainment of inclusivity. Personal abilities, institutional facilitation, digital skills and trust are key determinants of whether consumers will be benefiting in terms of digital financial innovations.

Gulati, T., Singla, A., & Saini, P. (2025). The recent research has changed the focus on technology adoption to post-adoption behaviour with the argument that further usage is the true measure of the success of digital financial technologies. Researchers believe that digital literacy promotes the confidence of the users, decreases the perceived complexity, and motivates the regular use of FinTech applications.

Fatmasari, R. R. (2024). Studies based on rural populations show that the use of FinTech is still limited due to infrastructural constraint, lack of institutional backing, financial knowledge, and familiarity with digital technologies. A systematic review found out that the effective implementation of FinTech in rural areas needs to be a coordinated effort between governments, financial institutions, and digital education programs. Locally-based training and financial education are crucial in enhancing adoption and long-term use among rural consumers.

Rai, H., Gupta, H., Sharma, Y., & Jain, R. (2026). Digital financial literacy has an impact on financial behaviour of consumers by enhancing their capacity to assess financial information, detect frauds, and make sound financial judgements. Recent data suggests that the financially literate population feels more confident about digital financial services and engages more in digital payment systems. As a result, digital literacy enhances financial

resilience and promotes the further utilization of FinTech applications. Waliullah, M., George, M. Z. H., Hasan, M. T., et al. (2025). Cybersecurity awareness is a new factor of critical importance in determining the usage of digital banking and FinTech. According to a systematic review, phishing, identity theft, malware, and data privacy concerns are found to have a significant impact on whether or not users will remain digital financial services users. Yue, P., Korkmaz, A. G., Yin, Z., & Zhou, H. (2022). By making more formal financial products accessible and reducing transaction costs, digital finance has drastically altered family financial behavior. Yet, researchers believe that the prospect of more access can also subject financially naive users to too much borrowing and financial risk. In order to ensure the ethical use of digital financial services, the study proposes that financial and digital literacy should be reinforced more.

Silva, K. N. N., & Rasanjalee, P. H. N. (2025). Digital banking has emerged as a significant tool towards rural economies' access to formal financial services. In a recent systematic review, technological infrastructure, government support, and community participation were reported to be the main factors that determined a successful implementation of digital banking. The review also highlighted that people in rural households can be greatly enhanced in terms of financial participation by specific digital literacy programmes.

2.1. Research Gap

Although there is an increasing amount of research on FinTech adoption, little has been done to comprehend the post adoption usage intensity. The use of online banking and other digital financial services in India's rural areas is also understudied, despite the fact that digital financial services have since grown exponentially in rural India. Previous research has seldom examined how the combination of important aspects of digital literacy, such as technical skills, financial awareness, information management capability, and cybersecurity awareness, affect the strength of FinTech usage. To help fill these gaps, this paper analyzes how multidimensional digital literacy can influence the level of post-adoption use of FinTech applications among rural consumers in Karnataka. This study, by emphasizing perpetual use over adoption, adds to the expanding body of knowledge of digital financial inclusion and offers insights about what causes continued use of Providing financial technology services to remote regions.

2.2. Research Objectives

- a. To examine the influence of digital literacy on the post-adoption usage of FinTech applications among rural consumers in Karnataka.
- b. To evaluate the impact of the key dimensions of digital literacy, technical digital skills, digital financial knowledge, information handling capability, and digital security awareness, on the continued usage of FinTech applications.
- c. To investigate the relationship between digital literacy and the sustained, frequent, and diversified use of digital financial services among rural consumers.
- d. To develop strategic recommendations for policymakers, financial institutions, and FinTech service providers to foster sustainable digital financial inclusion in rural Karnataka.

3. Conceptual Framework

The current research is based on one premise; that digital literacy is a crucial capability that affects post-adoption behaviour of consumers of Financial Technology (FinTech) applications. Although the determinants of FinTech adoption have been studied more in the past, the present research aims to advance this topic by studying the determinants that influence the extent to which rural consumers use FinTech applications. Usage intensity represents how often, often, and variedly people use digital financial services once they have already adopted them, based on the literature of digital capability, technology acceptance, and post-adoption behaviour, this study defines a multidimensional concept of digital literacy including four related dimensions: technical digital skills, digital financial knowledge, information handling ability, and digital security awareness. All these dimensions reflect the ability of a person to access, comprehend, assess and apply digital technologies in financial transactions. Digital financial knowledge is a notion that encapsulates the knowledge of consumers regarding digital financial products, payment system, transaction process, and benefits related to FinTech services. The more digitally financially learned individuals are, the more probable the recognition of the utility of digital financial applications and the incorporation of them into everyday financial practices. Information Handling Skills are the ability to search, judge, analyze, and use digital financial data to their advantage. This ability allows consumers to make

smart financial choices, confirm financial transactions, make financial comparisons, and minimize uncertainty during digital transactions.

Digital security awareness can be defined as the comfort of the consumers on cyber security, protection of privacy, preventing fraud, safe ways to authenticate, and safe ways to act online in terms of money. Increased security awareness increases confidence and trust among the users of the digital financial system, making users steadfast in their continued use of FinTech applications. The intensity of FinTech use after adoption is the dependent variable in this study, implying how well rural consumers use FinTech applications in their daily financial processes. It is manifested in the number of transactions, the variety of FinTech services used, the frequency of usage and reliance on online financial services to perform daily tasks.

Hypotheses

Digital literacy is increasingly recognized as a key determinant of whether consumers merely adopt FinTech services or continue to use them frequently and across multiple financial activities. Among rural consumers, technical digital skills facilitate the effective operation of mobile banking, digital wallets, QR-code payments, and other FinTech applications, thereby reducing usage difficulties and encouraging continued engagement. Digital financial knowledge enables users to understand transaction procedures, service charges, financial risks, and product conditions, which supports more informed and regular use of digital financial services (Long et al., 2023). Similarly, information-handling ability helps consumers search for, interpret, compare, and verify financial information available through digital platforms, improving the quality of their financial decisions. Digital security awareness further strengthens users' confidence by enabling them to identify fraud, protect personal information, manage passwords, and adopt safe transaction practices. Evidence suggests that stronger digital financial capabilities enhance consumers' ability to obtain greater accessibility, convenience, and financial benefits from FinTech services (Pak et al., 2026). Therefore, the following hypothesis were framed for testing in the study.

H1: Technical Digital Skills have a significant and positive influence on the Post-Adoption FinTech Usage Intensity among rural consumers in Karnataka.

H2: Digital Financial Knowledge has a significant and positive influence on the Post-Adoption FinTech Usage Intensity among rural consumers in Karnataka.

H3: Information Handling Ability has a significant and positive influence on the Post-Adoption FinTech Usage Intensity among rural consumers in Karnataka.

H4: Digital Security Awareness has a significant and positive influence on the Post-Adoption FinTech Usage Intensity among rural consumers in Karnataka.

4. Methodology

4.1 Research Design: To answer the research question, "How does digital literacy affect the intensity of post-adoption usage of Financial Technology (FinTech) applications on rural consumers in Karnataka, India?" this study employs a quantitative and explanatory research approach. Respondents themselves provided the bulk of the data for this study, which used a cross-sectional survey methodology.

4.2 Research Approach: The research strategy is deductive research strategy where hypotheses formulation was carried out using existing theories and empirical data on the issues of digital literacy, technology adoption and post adoption consumer behaviour.

4.3 Study Area, Population, and Sampling: The study was conducted in the rural areas of Karnataka, India, which provide an appropriate setting for examining the post-adoption use of financial technology services among rural consumers. The target population consisted of adult residents of rural Karnataka who regularly used one or more FinTech services, including mobile banking, digital wallets, internet banking, Unified Payments Interface applications, QR-code payment systems, and digital lending platforms. Since the study focused on usage behaviour after adoption rather than initial adoption intention, only respondents with prior experience in using FinTech applications were considered eligible. A purposive sampling technique was employed to identify participants with sufficient familiarity and practical knowledge of digital financial services. This approach ensured that the respondents were capable of providing informed responses concerning their digital literacy and intensity

of FinTech usage. After screening the collected questionnaires for completeness and consistency, a total of 400 valid responses were retained for the final statistical analysis.

4.4 Data Collection and Measurement of Variables: Primary data were collected through a structured and standardized questionnaire administered to eligible FinTech users residing in rural Karnataka. The questionnaire was designed to obtain information regarding respondents' demographic characteristics, digital capabilities, financial knowledge, information-management skills, security awareness, and post-adoption use of FinTech services. Digital literacy was treated as the independent variable and conceptualized as a multidimensional construct comprising technical digital skills, digital financial knowledge, information-handling ability, and digital security awareness. Technical digital skills referred to the ability to operate smartphones, mobile applications, and internet-based financial platforms. Digital financial knowledge represented respondents' understanding of digital financial products, transaction procedures, charges, and account-related functions. Information-handling ability reflected the capacity to search for, interpret, evaluate, and verify financial information obtained through digital platforms, whereas digital security awareness captured users' understanding of cybersecurity risks, fraud, phishing, password protection, privacy, and safe authentication practices. The dependent variable was post-adoption FinTech usage intensity, which reflected the frequency, regularity, continuity, and diversity of FinTech use after initial adoption. All measurement items were assessed using a five-point Likert scale ranging from 1, representing Strongly Disagree, to 5, representing Strongly Agree. This scale was selected because of its simplicity, reliability, and widespread application in consumer behaviour, information systems, and FinTech research.

4.5 Reliability, Validity, and Data Analysis: The reliability and validity of the measurement instrument were assessed before testing the proposed relationships. Internal consistency reliability was evaluated using Cronbach's alpha and composite reliability, with values above 0.70 considered acceptable. Content validity was established by ensuring that the questionnaire items adequately represented the conceptual dimensions of digital literacy and post-adoption FinTech usage intensity and were appropriate for the rural FinTech context. Convergent validity was examined through indicator loadings and average variance extracted, with an average variance extracted value of 0.50 or higher indicating adequate convergence. Discriminant validity was also assessed to confirm that the constructs were empirically distinct from one another. The collected data were coded, screened, and analyzed using IBM SPSS Statistics 29 and SmartPLS 4.0. SPSS was used for data cleaning, respondent profiling, descriptive statistics, and preliminary analysis, while SmartPLS was employed to assess the measurement and structural models using partial least squares structural equation modelling. The structural model was evaluated through path coefficients, statistical significance, coefficient of determination, effect size, predictive relevance, and collinearity diagnostics. Bootstrapping was used to determine the significance of the hypothesized relationships between the dimensions of digital literacy and post-adoption FinTech usage intensity.

5. Results

In order to answer the study questions and verify the hypotheses about how digital literacy and its underlying aspects affect the intensity of FinTech application use after adoption, data analysis was carried out. The findings are presented in a systematic and structured manner to ensure clarity, facilitate interpretation, and support meaningful discussion of the study's results.

Table 1: Demographic Profile (Gender)

Category	%
Male	58%
Female	42%
Total	400

Table 2: Age

Category	%
31–40 years	(44.0%)
21–30 years	27.5%
Total	400

Table 3: Education qualification

Category	%
Graduates	39.0%
Higher Secondary	26.5%
postgraduate	21.5%

Source: Researcher's own compilation

In all, 400 completed surveys were considered for the final tally. Men made up 58.5% of the respondents, while women accounted for 41.5%. The majority of the respondents (44.0%) were 31-40 age group, and 27.5% were 21-30 years age group. With regards to education, 39.0% were graduates, 26.5% had attained higher secondary education, 21.5% were postgraduates, and the other respondents were the graduates of diploma and other educational levels.

Table 4: Descriptive Statistics of Construct

Construct	N	Mean	Standard Deviation
Technical Digital Skills	400	3.89	0.67
Digital Financial Knowledge	400	3.74	0.71
Information Handling Ability	400	3.68	0.73
Digital Security Awareness	400	3.61	0.78
Post-Adoption FinTech Usage Intensity	400	3.82	0.69

Source: Researcher's own compilation

According to the descriptive data, the respondents' proficiency with digital tools is above average. The most often dimension was Technical Digital Skills ($M = 3.89$), which is a sign that rural consumers are not primarily worried about their ability to use smartphones and digital payment apps. Digital Security Awareness, in contrast, had the lowest mean score ($M = 3.61$) and it may indicate that there is more need to increase awareness of cyber security practices.

Table 5: Reliability test

Construct	Cronbach's Alpha	Composite Reliability	AVE
Technical Digital Skills	0.887	0.914	0.727
Digital Financial Knowledge	0.871	0.905	0.704
Information Handling Ability	0.892	0.920	0.742
Digital Security Awareness	0.854	0.897	0.685

Post-Adoption FinTech Usage Intensity	0.912	0.932	0.773
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Source: Researcher's own compilation

Per the reliability study, all of the Cronbach's Alpha values are higher than the suggested threshold of 0.70, indicating a high level of internal consistency. In addition, the measurement model's convergent validity is good, as shown by Composite Reliability values above 0.90 and Average Variance Extracted (AVE) values exceeding 0.50.

Table 6: Correlation analysis

Variable	TDS	DFK	IHA	DSA	PFUI
Technical Digital Skills	1.000	-	-	-	-
Digital Financial Knowledge	0.612	1.000	-	-	-
Information Handling Ability	0.578	0.641	1.000	-	-
Digital Security Awareness	0.521	0.594	0.563	1.000	-
Post-Adoption FinTech Usage Intensity	0.701	0.664	0.629	0.581	1.000

Source: Researcher's own compilation

Correlation coefficients demonstrate that there are positive and statistically significant relationships between any of the dimensions of digital literacy and post-adoption FinTech usage intensity. Intensity of use gives the strongest relationship with Technical Digital Skills ($r = 0.701$).

Table 7: Regression analysis

Independent Variable	Standardized Beta	t-value	p-value	Decision
Technical Digital Skills	0.361	7.82	<0.001	Supported
Digital Financial Knowledge	0.286	6.14	<0.001	Supported
Information Handling Ability	0.214	4.87	<0.001	Supported
Digital Security Awareness	0.163	3.68	<0.001	Supported

Source: Researcher's own compilation

Table 8: Model Summary

Statistic	Value
R	0.812
R ²	0.659
Adjusted R ²	0.654
F-value	190.47
Significance	<0.001

Source: Researcher's own compilation

Regression analysis indicates the model to be statistically significant ($F = 190.47$, $p < 0.001$) and the intensity of FinTech use after acceptance is explained by the model to a degree of 65.9%. The strongest positive predictor is Technical Digital Skills ($b = 0.361$), with Digital Financial Knowledge ($b = 0.286$), Information Handling Ability ($b = 0.214$) and Digital Security Awareness ($b = 0.163$) coming next. According to these results, a critical factor in keeping rural consumers using FinTech apps is higher levels of digital literacy.

Table 9: Hypothesis Testing

Hypothesis	Relationship	Result
H1	Technical Digital Skills → Post-Adoption FinTech Usage Intensity	Supported
H2	Digital Financial Knowledge → Post-Adoption FinTech Usage Intensity	Supported
H3	Information Handling Ability → Post-Adoption FinTech Usage Intensity	Supported
H4	Digital Security Awareness → Post-Adoption FinTech Usage Intensity	Supported

Source: Researcher's own compilation

Impact on the intensity of post adoption use of FinTech applications. The strongest of them being Technical Digital Skills, this suggests that effective use of digital devices and applications are the ones that promote the frequent use of digital financial services. Digital Financial Knowledge is also highly influential as it makes consumers learn and utilize a broad spectrum of FinTech services. Information Handling Ability helps enhance financial decision making and Digital Security Awareness helps users have confidence in performing digital transactions. In sum, the findings indicate that the following measures are needed to promote future usage of the FinTech apps and enhance financial inclusion of rural consumers in Karnataka: enhancing digital literacy.

6. Discussion

The current research has focused on how digital literacy and dimensions affect the level of post-adoption use of FinTech applications among the rural group of consumers in Karnataka. The results remind a solid empirical evidence of the suggested conceptual framework, because the findings demonstrate that proficiency with digital tools is a strong indicator of potential engagement with online banking in the future. This study expands the literature on the use of FinTech in rural settings by including post-adoption levels of usage unlike many of the previous studies which mainly focus on the adoption or behavioural intention as a key measure and thus provide a further insight into the continuity of FinTech use.

The results demonstrate that the four aspects of digital literacy may influence the intensity with which FinTech apps are used. Of these, Technical Digital Skills was the top predictor, suggesting that the capacity to use smartphones, be comfortable navigating digital platforms, and conducting transactions online is the key to continued use of FinTech. More digitally adept consumers in rural areas tend to engage in more frequent using online banking, experiment with a variety of application features, and incorporate FinTech into their daily finances. This result demonstrates the significance of viable digital skills in enhancing meaningful digital financial engagement. Post-adoption usage intensity was also significantly positively impacted by Digital Financial Knowledge. The more consumers understand digital financial products, payment systems, and their advantages, the more they tend to utilize the FinTech services on a constant basis and to apply them on a larger range of financial operations. Financial knowledge lessens uncertainty, augments usefulness, and promotes increased use of digital financial solutions, thus fostering long-term use of FinTech applications.

It has been revealed that Information Handling Ability has a significant impact on the intensity of the use, implying that decision-making and increased confidence in FinTech service use are greatly aided by the capacity to understand, analyze, and evaluate digital financial data. When consumers are able to process the information about transactions, notification, and other digital information adequately, they become more inclined to accurately manage financial activities and the use of digital financial platforms becomes more consistent and diversified. Though Digital Security Awareness showed the lowest standardized effect of four dimensions, its positive and significant impact indicates the significance of cybersecurity awareness on maintaining FinTech use. Awareness of safe Internet behavior and defend against online threats bolsters trust in users to transact digital business and diminishes anxieties regarding fraud and privacy threats. The implication of this result is that by enhancing cybersecurity awareness an even greater increase in the trust to use digital financial services will be achieved, along with the willingness to use it among rural consumers.

According to the regression model, digital literacy is one of the most important factors in encouraging people to use digital financial services in the long run. This is because it explains a large portion of the variation in the intensity of FinTech use after adoption. The findings suggest that there may not be a substantial increase in financial inclusion rates brought about by the expansion of digital financial infrastructure. The same importance should be attached to building the digital skills of users with organized digital literacy programs that enhance technical skills, financial literacy, information handling, and cybersecurity.

Hence, this study contributes to the literature on digital financial inclusion and FinTech by demonstrating that digital literacy is a multi-faceted concept with distinct but complimentary effects on users' actions after adoption. By changing the scope of the first adoption to sustained and intensive use, the research offers new knowledge on which conditions encourage sustained use of digital financial services among rural consumers. The results provide meaningful implications on the policy, financial institutions and FinTech service providers, highlighting the importance of developing multi-faceted digital literacy programmes to improve the abilities and confidence of the users. These efforts can help develop a sustainable and inclusive digital financial ecosystem in rural Karnataka by promoting the evidence-based long-term uptake of digital financial services.

7. Policy Implication

1. The development of digital infrastructure should be supported by policymakers with digital literacy programs to enhance the continued utilization of FinTech services in the rural regions.
2. They should focus on training rural consumers on technical digital skills and digital financial knowledge so that they can be able to utilize FinTech applications without any fear.
3. The financial institutions and FinTech providers must consider developing straightforward, easily understandable and comprehensive applications to fit users with different degrees of digital literacy.
4. Interfaces with regional languages and simple to understand can enhance accessibility and foster greater adoption by rural consumers.
5. Apps should include tutorials, education, and assistance to raise users' awareness of digital financial goods and services. Apps should include tutorials, education, and assistance to raise users' awareness of digital financial goods and services.

8. Conclusion

The results of the analysis prove that digital literacy is one of the important predictors of post-adoption FinTech usage intensity among rural consumers in Karnataka. The regression model accounts about 66 percent of the variation in FinTech usage intensity, with the digital capability being very important in maintaining the use of online banking. Of all the dimensions of digital literacy, Technical Digital Skills stood out as the best predictor, then Digital Financial Knowledge, Information Handling Ability, and Digital Security Awareness. These findings suggest that the enhanced use of FinTech applications by rural consumers can be improved greatly through the introduction of stronger digital competencies, which are applied repeatedly, diversified, and sustained. The paper also concludes that the policies and initiatives must go beyond promotion of initial adoption of technology to the development of long-term digital capabilities that facilitate continuous access to the services of digital financial services. Digital financial inclusion and inclusive economic development in rural India might be greatly aided by these measures.

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