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# A Phenomenological Approach: Exploring Fintech Adoption and Usage Among Women with Higher Education

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### ABSTRACT

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The proliferation of financial technology (fintech) has reshaped the financial services landscape, enabling enhanced convenience, accessibility, and efficiency. However, gender disparities persist in fintech adoption, particularly among women even those with higher education. This study adopts a qualitative phenomenological methodology to explore the lived experiences, motivations, challenges, and influencing factors that shape fintech adoption among women with tertiary education in Malaysia. Findings reveal that while fintech services are widely appreciated for their convenience, perceived benefits, and efficiency, concerns over security and usability remain significant barriers. The study underscores the importance of social influence, educational background, and trust in determining fintech usage. The insights generated contribute to fintech service development, gender-inclusive design, and financial inclusion strategies.

## 1. Introduction

The rapid advancement of financial technology (fintech) has significantly transformed the financial services landscape, offering innovative solutions that enhance convenience, efficiency, and accessibility. Fintech leverages advanced technologies such as artificial intelligence, blockchain, and big data analytics to revolutionize how financial services are delivered and consumed [7]. This innovation has led to increased accessibility, efficiency, and convenience in financial transactions, making fintech a critical component of the modern financial landscape.

Despite the increasing adoption of fintech services, there is a limited understanding of the factors influencing the adoption of fintech among women in higher education. Gender disparities in fintech adoption persist, with women generally being slower to adopt these technologies compared to men

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[20]. This study aims to explore the lived experiences, perceived benefits, challenges, and influencing factors that shape the adoption of fintech among this demographic.

The relevance of fintech extends beyond mere convenience; it plays a crucial role in promoting financial inclusion, especially among underserved populations. Mobile banking and digital payment platforms have enabled millions of people in developing countries to access financial services for the first time [7]. According to a report by the International Monetary Fund (IMF), fintech adoption significantly improves financial inclusion and reduces gender inequality, particularly in regions where traditional financial services are less accessible [12].

In Malaysia, the fintech landscape is rapidly evolving, driven by increased digital adoption, supportive government regulations, and substantial funding. Malaysia is a major player in the fintech space within the ASEAN region, boasting at least 549 fintech companies [20]. The fintech sector in Malaysia is diverse, with payments leading at 22%, followed by lending and e-wallets, each at 13% [20]. Government initiatives such as the Financial Technology Enabler Group (FTEG) and the regulatory sandbox by Bank Negara Malaysia (BNM) have been pivotal in fostering a conducive environment for fintech innovation [7].

While fintech has the potential to bridge the financial inclusion gap, there is a significant lack of research focusing on fintech adoption among women with higher education. Studies have shown that women, even those with higher education, face unique challenges and barriers in adopting fintech services. For example, a survey conducted by the Bank for International Settlements (BIS) revealed that only 21% of women use fintech services compared to 29% of men [3]. The gender gap is present in nearly all countries studied (26 out of 28 countries). This gender gap persists despite the higher educational attainment of women, suggesting that factors beyond education influence fintech adoption.

The existing literature primarily addresses general trends in fintech adoption and financial literacy but often overlooks the specific experiences and perceptions of women with higher education. This gap in research highlights the need for a deeper understanding of the lived experiences of these women and the socio-cultural and educational factors that influence their adoption of fintech services.

The study is to explore the phenomenological aspects of fintech adoption among women with higher education. By focusing on this specific demographic, the study aims to uncover the unique challenges, motivations, and perceptions that influence their adoption of fintech solutions. This research is important because it addresses the underrepresentation of women in fintech adoption studies and seeks to provide insights that can inform strategies to enhance financial inclusion for women.

The study employed a qualitative phenomenological approach to capture the essence of the participants' experiences. This approach is suitable for understanding the subjective meanings and interpretations that women with higher education attach to their experiences with fintech. By doing so, the study aims to contribute to the broader understanding of fintech adoption and provide actionable insights for fintech firms and policymakers to better serve this demographic.

## **2. Literature Review**

### *2.1 Fintech Adoption Models and Theories Review*

The adoption of financial technology (fintech) has been widely examined using established technology adoption theories. The Technology Acceptance Model (TAM) [6] emphasizes two primary determinants—perceived usefulness and perceived ease of use—which collectively shape users' behavioral intentions toward adopting new technologies. Meanwhile, the Unified Theory of

Acceptance and Use of Technology (UTAUT) [21] extends TAM by incorporating social influence and facilitating conditions as critical antecedents of behavioral intention and technology use. These models provide a foundation for understanding how individuals evaluate and adopt fintech innovations.

However, the traditional TAM and UTAUT frameworks primarily originate from Western contexts and may not fully capture the socio-cultural dynamics influencing women's fintech adoption in emerging economies like Malaysia. Thus, contextual adaptation is essential to reflect the interplay between trust, financial literacy, and gendered perceptions of financial autonomy.

## *2.2 Factors Influencing Fintech Adoption*

Trust, financial literacy, and perceived security consistently emerge as dominant factors influencing fintech adoption. Trust determines users' confidence in the reliability and security of fintech services [7][8]. Financial literacy enhances understanding of fintech benefits and mitigates perceived risks [15]. Security perception also remains a decisive determinant; concern about fraud or data breaches often reduce adoption intent (Ryu, 2018).

Despite these established determinants, few studies integrate them into a gendered analytical lens. Recent research [9] highlights that even among highly educated women, security apprehension and digital confidence gaps persist. This study builds on prior findings by exploring how education level, professional background, and social influences jointly shape fintech acceptance.

## *2.3 Challenges in Fintech Adoption*

Common challenges include technical limitations, data privacy issues, and lack of digital trust. Jafri et al. [8] and Kodongo [11] identified that users are often hindered by inconsistent app performance, connectivity issues, and perceived opacity of data governance practices. Additionally, socio-cultural norms such as risk aversion and reliance on interpersonal trust—amplify these barriers among women [3].

Critically, much of the literature treats these barriers as isolated variables rather than as interrelated phenomena embedded within broader social, cultural, and institutional contexts. This study addresses this limitation by adopting a phenomenological approach to capture nuanced experiences and contextual influences affecting fintech engagement among Malaysian women with higher education.

## *2.4 Key Determinants of Fintech Adoption*

Gender remains a significant determinant in fintech adoption behavior. Studies show that men generally report higher confidence and engagement in digital financial activities than women [15] (Rani & Kumar, 2024). Women tend to perceive greater financial and technological risks, often influenced by societal expectations, security concerns, and lower financial autonomy. Even within higher education groups, these gender-based differences persist, suggesting that education alone does not fully bridge the digital finance gap [3].

Critically analyzing existing work reveals that prior quantitative studies have primarily focused on behavioral predictors without adequately exploring the lived experiences underpinning gendered adoption decisions. The lack of qualitative perspectives in Southeast Asian contexts necessitates further inquiry into cultural and emotional factors that influence women's engagement with fintech platforms.

## *2.5 Gender Differences in Fintech Adoption*

Drawing upon the Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), and recent gendered digital inclusion studies, this research proposes an integrated conceptual framework to guide the phenomenological exploration (Figure 1).

The framework posits that five primary factors Perceived Usefulness, Perceived Ease of Use, Trust, Financial Literacy, and Social Influence directly shape Attitude toward Fintech, which subsequently influences Behavioral Intention and Actual Usage. Security Concerns and Socio-Cultural Norms act as moderating variables affecting the strength of these relationships.

This integrative model extends TAM and UTAUT by embedding gendered and contextual variables relevant to Malaysian women in higher education. It underscores that beyond technical and cognitive determinants, socio-cultural and trust-based dimensions critically shape technology adoption.

## **3. Methodology**

### *3.1 Research Design*

This study utilizes a qualitative phenomenological approach to explore the experiences of women in higher education regarding fintech adoption. The phenomenological approach is suitable for revealing the subjective meanings and interpretations participants attach to their fintech experiences, fostering a nuanced understanding of this phenomenon [16]. The epistemological stance of interpretivism underpins this study, aligning with phenomenology's goal of capturing individual interpretations and understanding human experiences [19]. Qualitative research is preferred over quantitative research in this context because it helps understand human behavior in its natural setting. It focuses on obtaining information through conversational or open-ended communication, which is essential for exploring the "what" and "why" behind individuals' thoughts and behaviors [4]. This study aims to examine the demand-side factors that influence the use of fintech services among women in higher education.

### *3.2 Sampling*

Purposive sampling was employed to ensure a diverse representation of experiences and perspectives. This method is common in phenomenological studies and allows for the selection of participants who can provide rich, detailed data relevant to the research questions [17]. The sample size ranged from 6 to 30 participants, as recommended by Creswell [5], until data saturation was achieved.

#### *3.2.1 Criteria for Participation*

The criteria for participation in this study included being female, enrolled in or having completed a higher education program (Bachelor's, Master's, or Doctorate), and having experience using fintech services. Participants were recruited through academic networks, professional organizations, and social media, specifically targeting women in higher education. Ethical considerations were paramount, ensuring voluntary participation, informed consent, confidentiality, and the right to withdraw at any time.

### *3.3 Data Collection*

The data was collected through structured open-ended structured questions, conducted online. Each session lasted approximately 60 to 90 minutes and recorded with participants' consent. This online method enabled accessibility, reduced costs, and allowed participants to provide thoughtful and reflective responses in a convenient and comfortable setting.

### *3.4 Data Analysis*

The recordings were transcribed verbatim, and the transcripts were analyzed using thematic analysis. This method involves coding the data, identifying themes, and interpreting the findings to capture the lived experiences, perceived benefits, challenges, and influencing factors of fintech adoption. The analysis followed a phenomenological framework, drawing on the works of Edmund Husserl and Maurice Merleau-Ponty to understand the essence of participants' experiences. Data was exported to Microsoft Excel for cleaning and translation if necessary. The coding and thematic analysis protocol by Nguyen-Trung, 2025 was employed to ensure a systematic and rigorous analysis process.

### *3.5 Software Employed*

In this study, ChatGPT (OpenAI) was employed as an analytical support tool to facilitate the thematic analysis of qualitative interview data. Its use is justified by recent scholarly discourse, particularly Nguyen-Trung [14], who emphasizes the collaborative and reflexive role of researchers when integrating AI into qualitative research. The study introduces the Guided AI Thematic Analysis (GAITA) framework an adaptation of King et al. [10] - Template Analysis, which promotes a structured and transparent approach to AI-assisted analysis, thereby enhancing methodological rigor, trustworthiness, and reproducibility.

Consistent with this framework, ChatGPT was used as a research assistant rather than an autonomous analyst, supporting analytical efficiency and depth while preserving the researcher's reflexivity, interpretive authority, and ethical responsibility. The author chooses not to employ Braun and Clarke [1] approach because their focus on deep reflexivity, interpretive flexibility, and researcher subjectivity may be less compatible with the systematic, guided, and transparent AI-supported process the author seeks to develop. Instead, Template Analysis offers a more pragmatic and structured method suitable for integrating GenAI as an assistant while maintaining researcher oversight.

As Paulus [18] highlight, researchers remain central in meaning-making, interpretation, and decision-making throughout the analytic process. Moreover, qualitative researchers, as the "instrument of study" [22], must maintain reflexivity by monitoring, evaluating, and learning from their interaction with generative AI. This integration aligns with emerging best practices advocating for the responsible and methodologically sound application of AI in qualitative research.

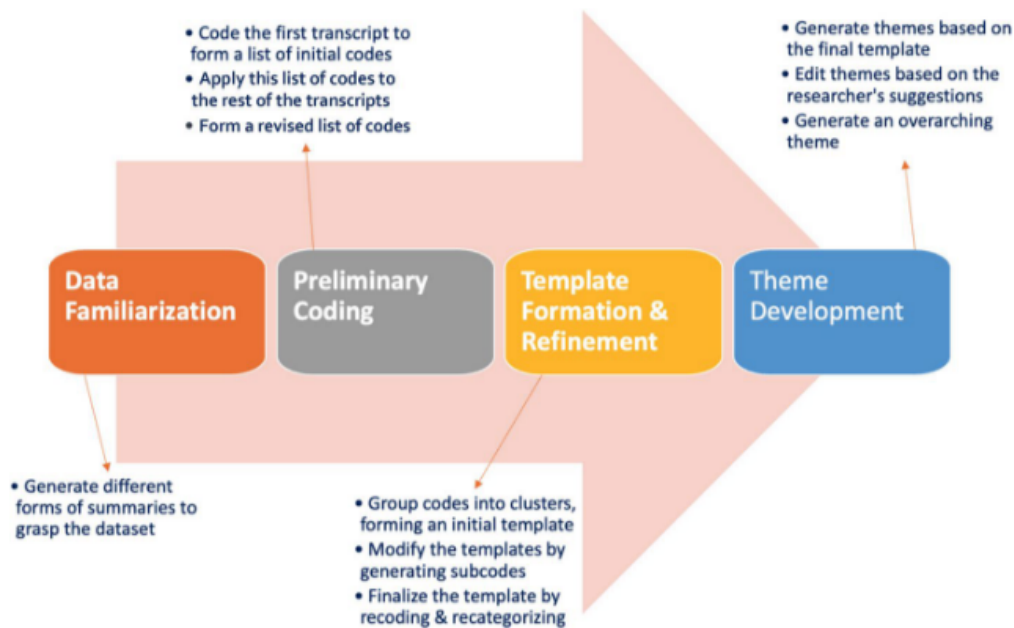


Fig. 1. A Guided AI Thematic Analysis procedure [14]

### 3.6 Ethical Consideration

All participants' personal information, including their names and organizational affiliations, was kept strictly confidential throughout the data analysis process. Upon completion of the study, all identifiable data were securely deleted to ensure anonymity. Consequently, there was no risk of personal information disclosure or data leakage.

### 3.7 Mitigating Bias

To mitigate potential biases, several strategies were employed. Triangulation involved using multiple analysis methods to validate the findings and reduce the influence of any single perspective. Peer review was conducted by engaging with colleagues and peers to review the research design, data collection instruments, and findings, providing additional perspectives and helping to identify potential biases. Additionally, maintaining a reflexive journal throughout the research process allowed the researcher to document thoughts, decisions, and potential biases, promoting self-awareness and critical reflection.

## 4. Findings

### 4.1 Profile of participants

A total of thirteen women with higher education backgrounds participated in this study. The participants represented a range of professional and educational profiles, including lecturers, managers, business owners, and engineers. This demographic diversity facilitated the exploration of varied perspectives on fintech adoption, encompassing aspects such as usability, security concerns, and social influences. Data saturation was achieved after the thirteenth interview, as no new themes emerged, confirming the adequacy of the sample size [5].

To recruit participants, twenty potential respondents were initially contacted to confirm their availability for a 60–90-minute online interview. Due to professional commitments and scheduling constraints, five were unable to participate. Of the remaining fifteen, two did not meet the selection criteria based on educational qualifications. Ultimately, thirteen eligible participants completed the open-ended interview protocol. The final sample comprised women of different age groups and professional sectors, ensuring a rich variety of insights. Table 1 presents the participants' demographic profiles, including city of residence, educational qualifications, age, occupation, and frequency of fintech usage.

**Table 1**  
 Profile of Participants

Participant	City	Qualification	Age	Occupation	Frequency Using Fintech
P01	Taiping	Masters	42	Business Owner	Daily
P02	Sg. Petani	Masters	27	Lecturer	Always
P03	Tg. Malim	Phd	48	Senior Manager	Daily
P04	Sg. Petani	Masters	33	Tax Auditor	Daily
P05	Shah Alam	Degree	43	Customer Service Manager	Daily
P06	Batu Kawan	Degree	32	HR Manager	Daily
P07	Permatang Pauh	Masters	45	Senior Lecturer	Daily
P08	Kuah	Masters	34	Housewife	95% of cashless payment
P09	Sg. Petani	Masters	40	Manager	Often
P10	Batu Caves	Degree	43	Engineer	3 to 5 times a week
P11	Batu Kawan	Masters	31	Media Relation Manager	2 to 3 times a day
P12	Balik Pulau	Masters	28	Production Planner	Quite frequent
P13	Ampang	Masters	48	Government Officer	Daily

#### 4.2 Themes

To present the questions asked to participants in a structured manner, they were organized into thematic categories. The open-ended questions used during the interviews are illustrated in Table 2. These themes were generated using Chat-GPT (Open AI) platform, based on data collected from interviews or surveys conducted with individuals who shared their experiences or perspectives on FinTech adoption. Grouping the questions into thematic categories allows readers to better grasp the context and significance of each question within the overarching topics of barriers to digital financial inclusion and services. The analysis, performed using the Chat GPT platform, produced the themes through a detailed coding process. Furthermore, the study identified three second-order themes, which emerged from ten first-order themes, as outlined in Table 3 and further elaborated in the discussion.

The word cloud in Figure 2 provides a visual summary of the most frequently mentioned concepts and themes emerging from the thematic analysis of fintech adoption among women with higher education. Prominent terms such as Convenience, Security, Accessibility, and Educational Background indicate dominant themes reflecting key drivers of adoption, particularly the perceived

benefits of convenience, time efficiency, and ease of use associated with fintech services. Conversely, words like Security Concerns, Technical Issues, and Lack of Trust highlight major barriers to adoption, consistent with existing literature emphasizing that trust and system reliability remain central challenges in digital finance. Additional terms such as Family Recommendation, Societal Norms, and Busy Lifestyle underscore the influence of social and cultural factors on adoption decisions, even among highly educated women. The inclusion of Suggestions for Improvement suggests that, while overall satisfaction is positive, participants anticipate enhancements in security features and user experience. Collectively, the word cloud offers an intuitive visual representation of the key benefits, barriers, and contextual factors shaping fintech adoption within this demographic group.

**Table 2**  
 Main themes and corresponding questions

Original Open-Ended Interview Questions	Main Theme
1. Please introduce yourself. Tell us about your background, academic and work (if any).	Participant Background
2. How frequent do you use fintech services?	
3. Can you describe your first experience with a fintech service? (What motivated you to try it?)	Lived Experience with Fintech
4. What benefits have you experienced from using fintech services? (e.g., convenience, cost savings, accessibility)	
5. What challenges or barriers have you faced when using fintech services? (e.g., technical issues, security concerns, lack of trust)	
6. What influenced you to understand and use fintech service? (e.g. suggestion by friends and family, social pressure, educational background, work)	Factors Influencing Fintech Adoption
7. How do your previous experiences with technology and digital platforms affect your willingness to use fintech services?	
8. How satisfied are you with the overall experience using fintech services? Anything that you think can improve your experience using fintech services?	Perception of Fintech

### 4.3 Discussion

#### 4.3.1 Lived Experiences with Fintech

##### 4.3.1.1 Frequency of Fintech Usage

The theme of frequency of fintech usage captures how often participants integrate fintech services into their daily routines. Many participants reported using fintech services frequently, with some indicating daily usage. This high frequency suggests that fintech has become an essential part of their financial activities. The data shows a trend of high-frequency usage among participants, indicating that fintech services are deeply embedded in their daily financial practices. This finding aligns with previous research, which highlights the increasing reliance on digital financial services for everyday transactions [7].

##### 4.3.1.2 Initial Experience with Fintech

Participants' initial experiences with fintech services were generally positive, driven by convenience and recommendations from family or friends. These early interactions set the stage for continued use. Many participants' first encounters with fintech involved mobile banking, which they

found easy to use and time-saving. The convenience and efficiency of fintech services were highly valued, contributing to frequent and consistent use. Initial positive experiences and external recommendations play a crucial role in the adoption of fintech services, as supported by the Technology Acceptance Model (TAM), which emphasizes perceived ease of use and usefulness as key determinants of technology adoption [6].

**Table 3**  
 1<sup>st</sup> Order Theme and 2<sup>nd</sup> Order Theme

Original Open-Ended Questions - Participant's Quote	1st Order Theme	2nd Order Theme
"Daily basis on my transaction during shopping or dining." (Participant 3) "I very often use fintech services, especially in digital banking & mobile payment." (Participant 9)	Frequency of Fintech Usage	Lived Experience with Fintech
"First experience with mobile banking that later migrated to apps. Easier to use, easy access, fast." (Participant 1) "My family recommend me to use fintech services." (Participant 2)	Initial Experience with Fintech	
"I would say it is convenience rather than doing traditional banking, efficient, less time taken, anytime, anywhere access." (Participant 1) "Convenience and I do not need to go to the bank to do the transactions." (Participant 3)	Benefits of Fintech Services	
"Normally network issues, vendor or seller did not support fintech, daily or monthly limit for transaction sometimes bother me." (Participant 1) "The lack of trust and also security concerns is what challenge me to try the fintech services." (Participant 2)	Challenges and Barriers	
"These digital platforms have been evolving over the past decades and making our business transactions faster and more convenient. So, opting for fintech services was a breeze for me." (Participant 8) "My previous experiences with technology and digital platforms have a significant impact on my willingness to use fintech services. Having interacted with various online platforms, I've developed a level of comfort and familiarity with digital transactions. I'm more likely to adopt fintech services that offer seamless and secure online experiences, such as mobile payments, digital wallets, and online lending platforms." (Participant 2)	Impact of Tech Experience	Factors Influencing Fintech Adoption
"Suggestion by family." (Participant 2) "The pressure to stay ahead and above, ease of use." (Participant 13) "Because I am very busy person it's so convenient and fast for me to do all transaction on the go." (Participant 7)"	Societal and Cultural Factors	
"My educational background, particularly in finance has provided a solid foundation for understanding and adopting fintech services." (Participant 4) "I've been introduced to fintech since my degree, so it was not big surprised to see how fintech nowadays has rapidly expanded and	Educational and Professional Background	
"I am comfortable so far using fintech service. A financial knowledge will help me better in understanding and adopt various types of fintech services such as trading, insurance and investment." (Participant 1) "Very satisfied, fintech should improve on versatility of use." (Participant 3)	Overall Satisfaction	Perception of Fintech
"Security concerns makes me think when using fintech services." (Participant 3) "Scammers! yes most likely on the security concerns. Feel a bit insecure for the transaction." (Participant 12)	Security Concerns	
"Fintech should improve on versatility of use." (Participant 3) "I wish we had better options for international transactions ie to send money to family and friends outside Malaysia." (Participant 10)	Suggestions for Improvement	



perceived ease of use and perceived usefulness are critical factors in technology adoption [6]. Women who are adaptable and comfortable with new technology are particularly inclined to adopt fintech services, suggesting that tech-savvy users are more likely to integrate these solutions into their daily lives.

#### *4.3.2.2 Societal and Cultural Factors*

This theme explores the role of societal pressures and cultural norms in fintech adoption. Participants noted that the increasing digitalization of society and the need to stay current with technological trends influence their use of fintech. Societal pressures, such as the expectation to use digital financial services, and cultural norms that favor technological advancement, significantly impact fintech adoption. This finding is consistent with the Unified Theory of Acceptance and Use of Technology (UTAUT), which highlights social influence as a key determinant of technology adoption [21]. The data suggests that broader social trends and norms can drive the uptake of digital financial services, indicating that fintech adoption is not only a personal choice but also a response to societal expectations.

#### *4.3.2.3 Educational and Professional Background*

This theme highlights the impact of participants' educational and professional backgrounds on their understanding and use of fintech services. Participants with backgrounds in finance, technology, or related fields tend to have a better understanding and higher adoption rates of fintech services. This finding underscores the importance of financial literacy and technical knowledge in facilitating fintech adoption. Research indicates that individuals with higher financial literacy are more likely to adopt fintech services because they better understand the benefits and risks involved [15]. Additionally, professional experience in relevant fields enhances users' confidence and competence in using fintech solutions, suggesting that educational and professional backgrounds play a crucial role in fintech adoption.

### *4.3.3 Perception of Fintech*

#### *4.3.3.1 Overall Satisfaction*

This theme captures participants' overall satisfaction with fintech services. The study found that overall satisfaction with fintech services is high among participants. They appreciate the convenience and efficiency that fintech services offer, which significantly enhance their financial management practices. Participants highlighted the ability to perform transactions anytime and anywhere as a major benefit, reducing the need for physical bank visits and saving time. This high level of satisfaction indicates that fintech services effectively meet user needs. However, participants also suggested areas for improvement, particularly in enhancing security and user-friendliness. These findings align with preceding research that underscores the importance of convenience and efficiency in driving fintech adoption [7].

#### *4.3.3.2 Security Concerns*

Security concerns emerged as a significant theme, with participants expressing worries about data breaches, scams, and the overall safety of their financial information. This recurring concern highlights the need for strong security actions to protect users' data and build trust in fintech services.

Participants' apprehensions about security are consistent with existing literature, which identifies security as a critical barrier to fintech adoption [2]. The study suggests that fintech providers must prioritize enhancing security protocols to address these concerns and foster greater user confidence.

#### *4.3.3.3 Suggestions for Improvement*

Participants provided several recommendations for enhancing fintech services. Key suggestions included improving security measures, making services more user-friendly, especially for older adults, and offering better options for international transactions. These suggestions indicate that while satisfaction with fintech services is generally high, there are specific areas where improvements could further enhance the user experience. For instance, making fintech platforms more intuitive and accessible for older users could broaden the user base and increase adoption rates. Additionally, offering more robust options for international transactions could cater to the needs of users who frequently engage in cross-border financial activities. These insights are valuable for fintech providers aiming to refine their services and better meet user expectations [20].

### **5. Conclusion**

This study provides valuable insights into the factors influencing fintech adoption among women in higher education. The findings underscore the critical importance of security, user-friendly design, and social influence in driving the adoption of fintech services. Security concerns remain a significant barrier, necessitating fintech providers to implement robust security measures and educate users on protecting themselves from scams and data breaches. Additionally, the design of fintech services must be intuitive and accessible, catering to users of varying ages and technical abilities.

Societal pressures and cultural norms also play a pivotal role in fintech adoption. Recommendations from family and friends, as well as cultural norms, significantly encourage women in higher education to adopt fintech services. By leveraging social influence through referral programs and active engagement with user communities, fintech providers can enhance user satisfaction and foster wider adoption.

Based on the findings and discussion, several recommendations can be made for fintech providers. Firstly, it is crucial to enhance security measures by implementing advanced security protocols to protect user data and transactions. Regularly updating users on security practices and providing educational resources can help them safeguard their information effectively. Secondly, designing user-friendly interfaces is essential. Fintech services should be easy to navigate and use, ensuring accessibility for users of all ages and technical backgrounds. Conducting usability testing can help identify and address potential barriers to adoption.

Leveraging on social influence can also significantly boost fintech adoption. Creating referral programs that incentivize current users to recommend fintech services to their peers and engaging with user communities through social media and other platforms can build trust and encourage adoption. Addressing technical issues is also important. Continuously improving the technical infrastructure to minimize app crashes and slow processing times ensures that fintech services are reliable and efficient, even during peak usage periods.

Promoting financial literacy is also vital. Offering educational programs and resources can enhance users' understanding of fintech services, building trust and confidence, particularly among those who may be hesitant due to a lack of knowledge. By addressing these key areas, fintech providers can significantly enhance user satisfaction, build trust, and encourage the wider adoption of their services among women in higher education.

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