ISSN (Online): 2455-3662
EPRA International Journal of Multidisciplinary Research (IJMR) - Peer Reviewed Journal
Volume: 12| Issue: 7| July 2026|| Journal DOI: 10.36713/epra2013 || SJIF Impact Factor 2026: 8.753 || ISI Value: 1.188

# INFLUENCE OF FINTECH APP INTERFACE FEATURES ON INVESTMENT DECISION-MAKING AMONG GEN Z IN BENGALURU

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**Article DOI: https://doi.org/10.36713/epra28608**
**DOI No: 10.36713/epra28608**

## ABSTRACT

*The swift digitization of financial services has radically changed the way in which the stock market is accessed by retail investors. This paper examines the role of FinTech App Interface Features in Investment Decision-Making among Gen Z in Bengaluru, particularly in the case of leading apps, including Groww, Zerodha, Upstox, Angel One, and INDmoney. Being digital natives, generation Z is a distinct demographic whose economic decisions have a strong connection to the user experience (UX) and user interface (UI) of mobile apps.*

*A descriptive and analytical research design was used, where primary data were gathered using a structured Likert scale questionnaire of Gen Z investors in Bengaluru. The study tested four independent variables: Gamified Elements, Data Visualization, Navigation Simplicity and Information Clarity. The analysis of data was performed in SPSS and MS Excel, with the help of descriptive statistics, Pearson correlation, and multiple regression analysis.*

*The results show that there is a high positive correlation between the features of the interface and investment decision-making behavior and the regression model is able to explain a considerable portion of variance. All predictors were statistically significant, with Information Clarity turning out to be the most powerful one. The research was able to reject the null hypothesis and thereby establish that the interface design has a significant effect on investment frequency, risk perception and platform trust. Findings indicate that though gamification has a positive impact on user engagement, the main factors influencing confidence among investors are transparency and visual simplicity.*

*The study offers important information to FinTech creators and policymakers who want to promote knowledgeable and sustainable investment practices among the young population of India.*

**KEYWORDS:** *FinTech, Gen Z, Interface Design, Investment Decision-Making, Bengaluru.*

## 1. INTRODUCTION

With the advent of Financial Technology (FinTech), the Indian financial environment has undergone a paradigm shift, and the digital payments have become sophisticated investment-based systems. The use of these platforms in India is conditioned by both the organized digital systems and the growing access to finances (Khan et al., 2022). Sreenu (2025) highlights that the convergence of FinTech and financial literacy is becoming a key to the sustainable business performance and financial inclusion on the national level.

The first category of real digital natives, also known as Generation Z, is a drastic change in market participation. Their spending habits are entrenched in the convenience and speed of the digital age (Moses & Krithika, 2025). Nandgopan et al. (2025) argue that it is crucial to understand the motivators of financial literacy in order to unravel how this generation uses digital investment platforms. This population is especially engaged in a tech-driven city such as Bengaluru; Bhavana (2025) notes that digital systems have already impacted the buying and financial patterns of Gen Z women in the city to a considerable extent.

The Interface of these apps - the visual design, navigation, and feedback loops - is no longer a secondary consideration but the motivation of user action. The adoption of Artificial Intelligence (AI) has also enhanced the decision-making process of retail investors, offering them with personalized information, which determines risk perception (Agrawal, 2026). Such digitalization and the availability of AI-controlled technologies have made a massive change in the way of investing behavior between generations, but it is most dominant among the younger generation (Deepeka, 2025). In addition, other variables like social media impact and tech-savviness are paramount predictors of Gen Z adopting high-tech solutions such as crypto and equity trading (Gupta et al., 2024).

Although these interfaces are easy to use, they also relate to the psychological position of the investor. According to Divakara Reddy et al. (2026), the stock market in India is usually subjected to behavioral biases that are usually alleviated by the experience of the investor and the transparency of the information. In this case, fintech apps can both enable financial inclusivity and determine healthy investment decisions (Himani et al.) or can alter the behavior of spending via gamified interactions (Champaneri et al., 2025). This paper aims to identify how particular interface attributes determine the financial future of Generation Z investors by examining the Bengaluru urban environment, where the elements that affect the behavior of millennials have already begun to have a precedent (Prajwal et al., 2024). Finally, FinTech can also be

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used to promote sustainable investment practices (Reddy et al., 2025), and the concept of interface-based decision-making must be studied to enhance the future of Indian wealth management.

## 2. REVIEW OF LITERATURE

The aggressive growth of financial technology (FinTech) has radically transformed the financial landscape of the world, transforming the process of obtaining, handling, and investing money by individuals. In the last ten years, financial intermediaries have been substituted by digital ones which are more convenient, quicker and more engaging to use. FinTech has played a key role in ensuring financial inclusion and accessibility particularly to the younger generation in the emerging economies like India (Khan et al., 2022). Financial decision-making is now more dynamic and personalized with the introduction of advanced technologies like Artificial Intelligence (AI), mobile computing and data analytics (Agrawal, 2026).

At the same time, the so-called digital natives or Generation Z (Gen Z) has become one of the most significant cohorts when it comes to the usage of FinTech services. Digital environments, convenience, and real-time access to information greatly affect their financial behavior (Moses & Krithika, 2025). Research indicates that financial literacy, exposure to digital apps, and social media are important in determining their investment behaviors and risk-taking attitude (Nandgopan et al., 2025; Gupta et al., 2024). This effect is even stronger in cities that are technologically advanced, such as Bengaluru, as they have more digital penetration and exposure to financial tools (Bhavana, 2025).

Even though the adoption and investment behavior of the FinTech is researched extensively, another less obvious factor is gaining popularity, the impact of the app interface design (UI/UX). How financial information can be displayed, navigated and interacted with is no longer a part of design but a factor of user choice. In its turn, this review transfers the generalized notion of FinTech and Gen Z behavior to the evaluation of how specific aspects of the interface affect their investment decision-making process.

A single large body of literature has highlighted the importance of financial literacy and digital awareness in investment behavior. Nandgopan et al. (2025) found that financial literacy plays a major role in the enhancement of investment confidence and investment participation by Gen Z users. On the same note, Sreenu (2025) points out that the accessibility of financial information coupled with knowledge builds a robust base towards sustainable financial decision-making. These studies conclude that technology is a way to make accessibility possible, but it is the knowledge of the user that determines how these technologies can be used wisely.

The other important theme is the one that revolves around the digital transformation and behavior change. According to Champaneri et al. (2025), Gen Z is no longer on impulse spending behavior due to the efforts of FinTechs to transform the mindset towards a more structured financial planning. In a similar manner, Prajwal et al. (2024) discovered that the convenience and familiarity with technology are the primary drivers that drive stock market participation among urban investors. These findings imply that digital platforms are not a tool but rather determinants of behavior changing financial practices in the long-term.

The importance of technology integration, especially AI has been a popular topic. According to Agrawal (2026), the personalization and recommendations offered by AI have a remarkable impact on the time and amount of investment decisions. Deepeka (2025) goes ahead to confirm this by stating that digitalization reduces cognitive biases and improves intergenerational efficiencies in decisions. This implies that smart systems incorporated in FinTech applications do not support but proactively influence user behavior.

A new body of literature indicates the contribution of social and psychological factors. Gupta et al. (2024) postulate that the main factors that drive crypto adoption among the Gen Z investors are social media influence, and trust in technology. Similarly, Divakara Redy et al. (2026) emphasized that information clarity and experience can help to moderate behavioral biases in investment decisions. These points reveal that the choice to make an investment is not made out of pure rationality but is affected by perception, trust and external factors.

Speaking more specifically, interface design and user experience (UI/UX) have emerged as the objects of research as influential factors of adoption. The authors found out that the main factor behind the popularity of digital financial platforms is user-friendly interfaces (Lakshmi and Nandini, 2022). The study by Bhavana (2025) has also established that the level of user engagement and rate of transacting are directly proportional to the convenience of the interface. This finding confirms the idea that simplicity and usability are crucial in the attraction and retention of users.

Moreover, visual design and representation of data are quite essential in decision-making. Research indicates that clear dashboards, charts and visual icons may enhance understanding and reduce complexity to enable the user to make quicker and more certain financial choices. According to Reddy et al. (2025), openness in data reporting can also enable sustainable investing as it helps users to evaluate options more effectively.

Gamification and engagement features is another dimension that is emerging. Champaneri et al. (2025) say that FinTech applications incorporate the element of a game, which encourages user interaction and engagement. However, the traits may also play a role in coming up with impulsive choices in cases where the characteristics are not supplemented with relevant information and guidance. Such a dual ability of interface design as a facilitator and a manipulator makes it a topic of essential investigation.

Despite these contributions, most of the studies available are general on adoption, behavior or technology. There are limited studies that directly associate specific interface characteristics such as the ease of navigation, data visualization, data clarity or gamification with the process of making an actual investment decision, namely in Gen Z investors in Bengaluru.

In conclusion, the literature review reveals that it is clear that FinTech has revolutionized the manner in which individuals utilize money by making it more accessible and convenient to operate, in addition to the integration of the latest technologies like AI. Easy-to-use interfaces, visual simplicity and transparency have also been mentioned as factors that

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contribute to investment decisions among Gen Z in general, although in all studies.

Nevertheless, there is still a critical gap in comprehending the direct effect of particular features of the UI/UX on the behavior of investment decisions. Although previous studies recognize the significance of interface design, they lack adequacy in studying the combined and separate influence of different aspects like gamification, data visualization, ease of navigation, and clarity of information on investor psychology and behavior.

Hence, this paper reduces the scope of the research in order to fill this gap by examining the effects of such aspects of the interface on Gen Z investors in Bengaluru. By doing so, it is an addition to scholarly research and practice, offering details that would assist FinTech developers to develop platforms that would not just appeal to users but also motivate responsible and informed investments.

## 3. RESEARCH GAP

The current literature explores the general adoption of fintech, the use of AI, and the use of digital payments in the urban youth, there is still a big gap in comprehending how certain aspects of the interface, including gamification and visual data hierarchy, influence investment decisions directly. Empirical evidence associated with the psychological decision-making and risk assessment of Gen Z investors regarding the use of granular UI/UX features in Bengaluru is limited.

## 4. RESEARCH DESIGN

### 4.1 STATEMENT OF THE PROBLEM

The high rate of digitalization of financial services has transferred the control of investments to smartphones rather than the old brokers. Platforms such as Groww, Zerodha, Upstox, Angel One, and INDmoney are the main entry points to wealth creation in Bengaluru to Gen Z. Nevertheless, it is not clear whether contemporary interface characteristics, including simplified dashboards, real-time nudges, and gamified rewards, enhance informed financial planning or the impulsive and high-risk trading behavior. This research is needed to fill the gap between behavioral finance and UI/UX design. It is concerned with the study of the impact of visual information and ease of access on the allocation of assets. In the case of fintech companies, this study provides clues on how to maximize user experiences to achieve equilibrium between high engagement and ethical and long-term retention of investors.

### 4.2 OBJECTIVES

- The study aims to investigate how the features of FinTech apps interfaces affect the investment decision-making behavior of Gen Z investors in Bengaluru.
- To identify the key FinTech app interface features that have a major impact on investment decision making among Gen Z investors.
- To examine the role of gamified interface elements in engaging and deciding to invest.
- To know the general image of Gen Z investors towards Bengaluru investment FinTech app interfaces.

### 4.3 RESEARCH METHODOLOGY

This part describes the methodological procedure that was followed to explore the interrelationship between app design and investor behavior, to make sure that the obtained data is valid, reliable and in line with the overall aims of the study.

This is a Descriptive and Analytical study. It is Descriptive because it aims to record the existing preferences and behaviour of Gen Z investors with respect to app interfaces. It is Analytical in the sense that it employs statistical instruments to prove the association between certain features of the interface and actual investment choices made by the respondents.

### 4.4 SOURCES OF DATA

Primary Data: This was collected through a structured questionnaire. The data was collected from 390 Gen Z investors identified in Bengaluru to specifically respond to the research objectives concerning their engagement with fintech interfaces.

Secondary Data: This was gathered from published sources such as financial journals, industry reports published by SEBI, scholarly articles on HCI (Human-Computer Interaction), and official websites or press releases published by Groww, Zerodha, and other pertinent fintech sites.

### 4.5 SAMPLING PLAN

Sampling Unit: Bengaluru based individual Gen Z investors who use at least one of the primary fintech investment apps.

Sample Size: 390 responses were collected to be statistically significant.

Sampling Method: Convenience Sampling was applied with the respondents being approached via social media groups, tech parks, and educational institutions in Bengaluru due to the convenience and relevance.

### 4.6 TOOLS FOR DATA COLLECTION

Survey: User perceptions of the features of the apps and their influence on the decision-making process was quantified with the help of a structured questionnaire with the options of the 5-point Likert Scale (Strongly Disagree to Strongly Agree).

Observation: User interaction patterns and navigation flows on popular fintech applications were monitored to identify common interface friction points and engagement features.

Focus Groups: Small group sessions were conducted with active Gen Z traders to obtain qualitative answers to the emotional stimuli elicited by certain app notifications or visual designs.

### 4.7 PLAN OF ANALYSIS

Descriptive Statistics (mean, standard deviation) were used to summarize user profiles and Correlation, Multiple Regression , Chi-square Analysis were conducted by using MS Excel and SPSS. These instruments were used to ascertain the intensity and trajectory of the correlation amid interface features and investment decisions.

## 5. CONCEPTUAL FRAMEWORK

**Variable Type and Variable Name**

| | |
|---|---|
| Independent Variable 1 | Gamified Elements |
| Independent Variable 2 | Data Visualization |
| Independent Variable 3 | Navigation Simplicity |
| Independent Variable 4 | Information Clarity |
| Dependent Variable | Investment Decision-Making |

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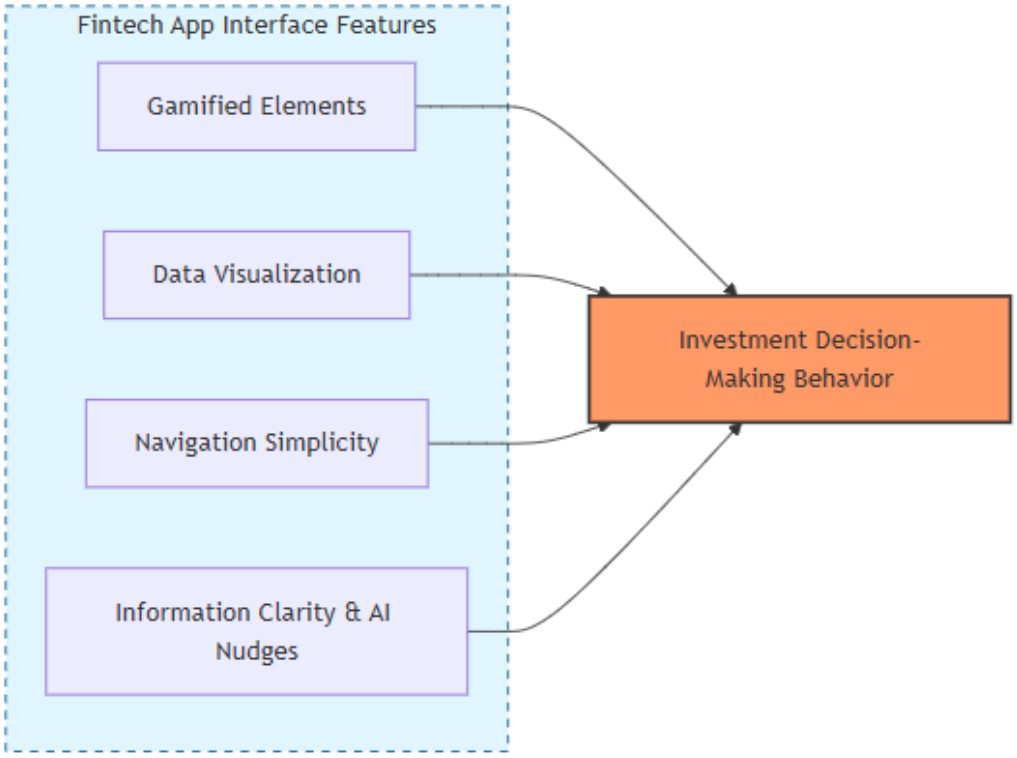


## 6. HYPOTHESIS

Null Hypothesis (H0): Fintech app interface features do not significantly affect the behaviors of Gen Z investors in choosing to invest in Bengaluru.

Alternative Hypothesis (H1): The features of Fintech app interfaces have a significant effect on investment decision-making behavior of Gen Z investors in Bengaluru.

## 7. ANALYSIS AND INTERPRETATION

### 7.1 Reliability Analysis

| Reliability Statistics | Cronbach's Alpha | N of Items |
|---|---|---|
| All Variables | 0.817 | 22 |

The Cronbach alpha of 0.817 shows that the scale has a high level of internal consistency and reliability, which is higher than the recommended 0.70. A total of 390 valid cases were used in reliability test.

### 7.2 DESCRIPTIVE STATISTICS

| Variable Name | N | Minimum | Maximum | Mean | Std. Deviation |
|---|---|---|---|---|---|
| Age Code | 390 | 1 | 3 | 1.99 | 0.762 |
| Gender Code | 390 | 1 | 2 | 1.47 | 0.500 |
| Monthly Income Code | 390 | 1 | 4 | 2.12 | 0.988 |
| Most Used FinTech App Code | 390 | 1 | 6 | 2.47 | 1.410 |
| Investment Experience Using Apps Code | 390 | 1 | 3 | 1.84 | 0.684 |
| Interface Influences Investment Decisions Score | 390 | 1 | 5 | 3.77 | 1.056 |
| Well Designed Interface Increases Confidence Score | 390 | 1 | 5 | 3.87 | 0.999 |
| Visually Appealing Apps Increase Investment Likelihood Score | 390 | 1 | 5 | 3.61 | 1.130 |
| Poor Interface Design Discourages Investment Decisions Score | 390 | 1 | 5 | 2.51 | 1.173 |
| Apps Easy to Navigate Score | 390 | 1 | 5 | 3.99 | 0.936 |
| Simple Minimal Interfaces Reduce Confusion Score | 390 | 1 | 5 | 3.99 | 0.987 |
| Can Find Relevant Investment Information Easily Score | 390 | 1 | 5 | 3.80 | 1.045 |
| Information Clear Easy to Understand Score | 390 | 1 | 5 | 3.71 | 1.076 |
| Clear Risk Return Explanation Influences Decisions Score | 390 | 1 | 5 | 3.99 | 0.955 |
| Charts Graphs Help Evaluate Performance Score | 390 | 1 | 5 | 4.01 | 0.999 |
| Organized Dashboards Improve Decision Making Score | 390 | 1 | 5 | 3.86 | 1.001 |
| Visual Data Enhances Understanding Score | 390 | 1 | 5 | 3.96 | 0.946 |

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| | | | | | |
|---|---|---|---|---|---|
| Gamified Features Make Investing Engaging Score | 390 | 1 | 5 | 3.44 | 1.189 |
| Interactive Features Motivate Frequent Investment Score | 390 | 1 | 5 | 3.46 | 1.186 |
| Gamification Encourages Exploring New Options Score | 390 | 1 | 5 | 3.50 | 1.182 |
| Gamified Elements Encourage Quicker Decisions Score | 390 | 1 | 5 | 3.28 | 1.203 |
| Professional User Friendly Interface Increases Trust Score | 390 | 1 | 5 | 4.09 | 0.869 |
| Transparent Presentation Builds Confidence Score | 390 | 1 | 5 | 4.21 | 0.855 |
| Good Interface Design Makes Me Feel Secure Score | 390 | 1 | 5 | 3.86 | 1.011 |
| Positive Perception of FinTech Interfaces Score | 390 | 1 | 5 | 4.03 | 0.918 |
| Apps Meet Gen Z Expectations Score | 390 | 1 | 5 | 3.85 | 0.994 |
| Would Recommend Apps to Other Gen Z Investors Score | 390 | 1 | 5 | 4.09 | 0.951 |
| Valid N (listwise) | 390 | | | | |

**Interpretation:** The Descriptive Statistics of the 390 respondents demonstrate a very technology-savvy and aesthetics-driven sample of Gen Z investors in Bengaluru. The demographic (Mean Age = 1.99; Income = 2.12) indicates that this is a cohort of mainly 22-25-year-old individuals with wage rates on the lowest professional level.

One of the key findings is that Visual Representation is heavily relied upon. Charts and graphs help evaluate performance had a high mean of 4.01 and Visual data enhances understanding followed by 3.96, which proves that Gen Z values analytic visuals more than data that are text-based. Similarly , Ease of Navigation was also rated at 3.99, along with Minimalist Interfaces, which demonstrates that frictionless design is an essential requirement.

Trust and Transparency is the most crucial realization. The maximum mean in the whole research is 4.21, which is backed by the 4.09 of the professional interfaces increase trust. This implies that a clean UI is a marker of safety and authenticity to Gen Z. Gamified Elements were rated positively (Means: 3.28-3.50), but not as high as navigation and trust elements, which implies that badges and rewards do not damage but are not as important as the comprehensibility and simplification. All in all, a high Recommendation Mean (4.09) and Positive Perception (4.03) mean the high level of satisfaction with existing fintech interfaces.

**7.3 CORRELATION**

Correlations

| | | Gamified Features Make Investing Engaging | Visual Data Enhances Understanding | Apps Easy to Navigate | Information Clear Easy to Understand | Interface Influences Investment Decisions |
|---|---|---|---|---|---|---|
| Gamified Features Make Investing Engaging | Pearson Correlation | 1 | 0.639** | 0.631** | 0.598** | 0.626** |
| | Sig. (2-tailed) | | 0.000 | 0.000 | 0.000 | 0.000 |
| | N | 390 | 390 | 390 | 390 | 390 |
| Visual Data Enhances Understanding | Pearson Correlation | 0.639** | 1 | 0.690** | 0.690** | 0.680** |
| | Sig. (2-tailed) | 0.000 | | 0.000 | 0.000 | 0.000 |
| | N | 390 | 390 | 390 | 390 | 390 |
| Apps Easy To Navigate | Pearson Correlation | 0.631** | 0.690** | 1 | 0.648** | 0.669** |
| | Sig. (2-tailed) | 0.000 | 0.000 | | 0.000 | 0.000 |
| | N | 390 | 390 | 390 | 390 | 390 |
| Information Clear Easy To Understand | Pearson Correlation | 0.598** | 0.690** | 0.648** | 1 | 0.702** |
| | Sig. (2-tailed) | 0.000 | 0.000 | 0.000 | | 0.000 |
| | N | 390 | 390 | 390 | 390 | 390 |
| Interface Influences Investment Decisions | Pearson Correlation | 0.626** | 0.680** | 0.669** | 0.702** | 1 |
| | Sig. (2-tailed) | 0.000 | 0.000 | 0.000 | 0.000 | |
| | N | 390 | 390 | 390 | 390 | 390 |

**. Correlation is significant at the 0.01 level (2-tailed).

**Interpretation:** Pearson Correlation analysis shows that there is a strong, positive, and statistically significant correlation between all features of a fintech interface and the dependent variable, Interface Influence on Investment Decisions. All the correlations are significant at the 0.01 level ($p < .001$) with a total sample of 390.

The strongest positive correlation seems to be Information Clarity (r = .702), then Visual Data (r = .680) and

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Ease of Navigation (r = .669). A positive relationship (r =.626) is also observed between Gamified Features. This finding indicates that the better the interfaces of the apps become, the more visual, and navigable, the more they influence the decision-making of Gen Z in terms of investing in Bengaluru.

**7.4 REGRESSION ANALYSIS**

| Variables Entered/Removed | | | |
|---|---|---|---|
| **Model** | **Variables Entered** | **Variables Removed** | **Method** |
| 1 | Information Clear Easy To Understand, Gamified Features Make Investing Engaging, Apps Easy To Navigate, Visual Data Enhances Understandingb | . | Enter |
| a. Dependent Variable: Interface Influences Investment Decisions | | | |
| b. All requested variables entered. | | | |

| Model Summary | | | | |
|---|---|---|---|---|
| **Model** | **R** | **R Square** | **Adjusted R Square** | **Std. Error of the Estimate** |
| 1 | 0.783a | 0.613 | 0.609 | 0.660 |
| a. Predictors: (Constant), Information Clear Easy To Understand, Gamified Features Make Investing Engaging, Apps Easy To Navigate, Visual Data Enhances Understanding | | | | |

| ANOVAa | | | | | | |
|---|---|---|---|---|---|---|
| **Model** | | **Sum of Squares** | **df** | **Mean Square** | **F** | **Sig.** |
| 1 | Regression | 265.835 | 4 | 66.459 | 152.364 | .000b |
| | Residual | 167.931 | 385 | 0.436 | | |
| | Total | 433.767 | 389 | | | |
| a. Dependent Variable: Interface Influences Investment Decisions | | | | | | |
| b. Predictors: (Constant), Information Clear Easy To Understand, Gamified Features Make Investing Engaging, Apps Easy To Navigate, Visual Data Enhances Understanding | | | | | | |

| Coefficientsa | | | | | | |
|---|---|---|---|---|---|---|
| **Model** | | **Unstandardized Coefficients** | | **Standardized Coefficients** | **t** | **Sig.** |
| | | **B** | **Std. Error** | **Beta** | | |
| 1 | (Constant) | 0.221 | 0.158 | | 1.399 | 0.163 |
| | Gamified Features Make Investing Engaging | 0.150 | 0.040 | 0.169 | 3.778 | 0.000 |
| | Visual Data Enhances Understanding | 0.225 | 0.056 | 0.202 | 3.996 | 0.000 |
| | Apps Easy to Navigate | 0.241 | 0.054 | 0.214 | 4.426 | 0.000 |
| | Information Clear Easy to Understand | 0.317 | 0.046 | 0.323 | 6.834 | 0.000 |
| a. Dependent Variable: Interface Influences Investment Decisions | | | | | | |

**Interpretation**: The regression analysis has shown that there is a strong positive correlation (R = 0.783), and the model has explained 61.3 percent of the variance in investment decision-making (R^2 = 0.613). The results of ANOVA (F = 152.364, p < 0.001) prove that the model as a whole is statistically significant. Each of the four predictors, namely, Information Clarity (= 0.323), Navigation Ease (= 0.214), Visual Data (= 0.202), and Gamified Features (= 0.169) has a significant positive effect (p < 0.001). As a result, the Null Hypothesis (H 0 ) is rejected and the Alternative Hypothesis (H 1 ) is accepted to prove the claim that the characteristics of the Fintech app interfaces play an important role in the investment decision-making process of Gen Z in Bengaluru.

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**7.5 Chi-Square Analysis**

| Variable Pair | Chi-Square Value | df | p-value | Result |
|---|---|---|---|---|
| Age × Gender | 14.471 | 2 | 0.001 | Significant |
| Gender × Investment Experience | 13.379 | 2 | 0.001 | Significant |
| Age × Investment Experience | 390.842 | 4 | < 0.001 | Significant |
| Monthly Income × FinTech App Used | 19.722 | 15 | 0.183 | Not Significant |
| Age × Interface Influences Investment Decisions | 45.836 | 8 | < 0.001 | Significant |
| Investment Experience × Interface Influences Investment Decisions | 43.875 | 8 | < 0.001 | Significant |
| Gender × Interface Influences Investment Decisions | 4.158 | 4 | 0.385 | Not Significant |

**Interpretation :** According to the chi-square analysis, age is an important factor that mainly affects investment experience and the perception of FinTech interfaces among the users. There is a very high correlation between age and experience in investment which implies that older respondents are more likely to be more exposed to investment. Also, age and the experience in investment plays a great part in determining the reaction of the user to the interface features. Nevertheless, there is no significant difference in gender influence on the interface, which implies that there is no difference in behavior between male and female respondents. There is also no significant impact of monthly income on the selection of FinTech applications, which means that the use of apps is ubiquitous among income groups. All in all, behavioral and experience variables have more impact than demographic variables such as gender and income**.**

## 8. DISCUSSIONS

- The study was able to analyze 390 respondents in Bengaluru and came up with the following results: 22 to 25 age group forms the largest proportion with 164 active investors.
- The regression analysis showed that the collective influence of the four interface variables, which were examined, can explain the investment decision-making between 61.3%.
- A large F-statistic of 152.364 with the ANOVA test indicates that the correlation between the features of fintech apps and user behavior is statistically significant and very reliable.
- The individual predictor that was most powerful and had a high correlation of 0.702 was information clarity, which demonstrated that clear risk and return data is critical to Gen Z.
- Mean score: 4.21 on transparent presentation is the highest score; it shows that this is the most significant factor when it comes to developing trust in young investors in the digital environment.
- Navigation simplicity and minimalist design had identical high mean scores of 3.99, indicating that lower cognitive load is a key to a positive user experience on these applications.
- Visual data representation (charts, graphs) had a mean score of 4.01, which indicates a heavy dependence on visual representations and not on actual text to assess performance.
- Since the p-value was noted to be below 0.001, the null hypothesis was officially dismissed, and the study proved that the effects of app interfaces on financial choices were significant.
- Gamification is popular, but its correlation of 0.626 was the weakest between the variables, which means gamification does not make users less interested, but rather it is less important than functional clarity.
- The sample gender distribution was 207 males and 183 females, so the results are applicable to the general population in the urban area of Bengaluru working population.
- Current fintech apps seem to be fulfilling the expectations of the users as the positive perception mean of 4.03 and recommendation score of 4.09 are quite high.
- The researchers found out that Groww and Zerodha are the leaders in the market in the region as they were the first option among the 124 and 107 respondents sampled respectively.
- A mean of 3.86 on the sense of feeling secure would imply that professional interface designing is a psychological proxy of safety and legitimacy to the contemporary retail investor.
- Interactive characteristics were demonstrated to enhance the rate of trades, and most of the respondents confirmed that engagement tools encourage them to learn more and different types of investments.
- The level of experience of the cohort in terms of investment is quite new, with 127 users having less than a year of experience, which makes the directive character of the interface even more important

## 9. CONCLUSION

The research concludes that interface characteristics of Fintech applications are not just aesthetic decisions, but they are essential factors that define the process of making investment decisions among the Gen Z in Bengaluru. The rejection of the null hypothesis and a value of R2 at 61.3 percent shows a great part of the investor behavior is influenced by the visual and functional organization of information. The most influential variables among the variables studied were Information Clarity and Navigation Simplicity, which denotes that although Gen Z is a significant follower of modern design, transparency and efficiency are the most important factors to them. Moreover, the study emphasizes that among this digital-native group, a professional, intuitive UI is used as a psychological proxy of platform security and reliability.

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EPRA International Journal of Multidisciplinary Research (IJMR) - Peer Reviewed Journal
Volume: 12| Issue: 7| July 2026|| Journal DOI: 10.36713/epra2013 || SJIF Impact Factor 2026: 8.753 || ISI Value: 1.188

Although gamification has been proven to enhance engagement and usage, it is the transparency of risk-return profiles and strong visual data displays that give the confidence to actively participate in the market. Groww and Zerodha platforms have been able to use these design factors to win the market in the competitive fintech market in Bengaluru. In conclusion, this study highlights how fintech startups need to strike a balance between high-engagement capabilities and ethical design to make the so-called frictionless investing experience a sustainable and informed financial behavior by the next generation of wealth creators in India.

## 10. SUGGESTIONS

- Fintech developers should also focus on simplifying complicated financial terminology to make sure that data can be easy to understand and comprehend by the beginner Gen Z investor.
- It is strongly advisable to design a frictionless and friendly flow of navigation since the young urban population requires a very smooth flow when carrying out their trades in the market.
- Companies ought to make significant investments in advanced real-time data visualization tools as interactive charts are the main tools used by users to assess their portfolio performance.
- As transparency is the greatest confidence driver, platforms should offer instant and transparent dissection of all concealed charges in the core user interface.
- Gamified features must be implemented with strategic consideration to foster regular saving and long-term financial discipline rather than just urging high-frequency, impulsive and risk-taking trading patterns.
- Apps should have a professional and minimalistic design because the statistics indicate that it has a direct impact on the psychological perception of the platform security and validity by the user.
- There is an opportunity to harness the power of AI-based, personalized educational nudges that will help to cater to the significant portion of the novice user segment in Bengaluru that now lacks market experience.

### 11. Future Scope

This research is restricted to Gen Z investors in Bengaluru with a cross-sectional design, although the future research can generalize to other cities or adopt a longitudinal design to monitor changes in behavior over time. Intergenerational comparisons between digital natives like Millennials and Gen X would assist in ascertaining whether the impact of UI/UX on investment decisions is peculiar to digital natives. New interface design dimensions such as AI-based personalization, voice interfaces, and AR dashboards are emerging technologies that should be further explored. Also, further studies can be conducted on how regulatory institutions such as SEBI can be used to frame ethical UI/UX practices to avoid impulsive trading in response to gamified app functionality.

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ISSN (Online): 2455-3662
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