

Cybersecurity Awareness and Its Influence on FinTech Adoption among Generation Z in Kerala

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ABSTRACT

Purpose: In developing economies like India, the use of fintech has rapidly increased due to an increase in mobile phone usage and improved internet connectivity. Many individuals now depend on digital payment apps and mobile banking platforms for financial services and payments. Cybersecurity awareness plays an important role in ensuring safety in digital payment platforms. Even though previous studies have examined fintech adoption and cybersecurity independently, only a limited focus was given to their integrated effect on Gen Z consumers. Therefore, this study aims to measure the level of cybersecurity awareness among Gen Z consumers in Ernakulam and to understand its influence on fintech adoption.

Methods: A descriptive research design was adopted, and primary data were collected by a structured questionnaire from Gen Z respondents (sample size 124) in Ernakulam through a convenience sampling method.

Findings: The study found that cybersecurity awareness significantly affects fintech adoption among the respondents, with risk awareness recording the highest mean score. The one-way ANOVA also revealed a significant difference in cybersecurity awareness and fintech adoption based on educational qualification. The regression results show that knowledge awareness, risk awareness, and behavioural awareness have a significant influence on fintech adoption among Generation Z consumers, with knowledge awareness having the strongest influence.

Implications: Educational institutions and financial institutions should conduct cybersecurity awareness programmes like campaigns, workshops, and training sessions to improve young consumers' understanding of cybersecurity risks and safe online financial practices. Fintech service providers and government organisations can also take steps to promote security measures and public awareness to reduce cyber risks, which can increase trust in fintech services among young consumers.

Originality: The integration of technology in financial services has increased the importance of cybersecurity awareness among consumers. The financial institutions, educational organisations, and government regulators should take initiatives to promote cybersecurity awareness among consumers, which can ensure financial transaction security. An increase in cybersecurity awareness can reduce the chances of cyber fraud, which can improve consumers' confidence and fintech adoption.



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1. Introduction

Fintech transforms traditional financial services by integrating advanced digital technologies with traditional financial systems, which makes financial transactions more efficient and accessible (Nayak *et al.*, 2021). Fintech includes financial innovations like mobile banking, digital payment platforms, online fund transfer systems, and other electronic financial services, which enable users to conduct financial transactions through electronic interfaces (Zhao & Khaliq,

2024). High mobile phone penetration, growth of internet access, and strong digital infrastructure have increased the use of fintech in many parts of the world (Mutambik, 2023). In developing economies like India, the use of fintech has rapidly increased due to an increase in mobile phone usage and improved internet connectivity. Many individuals now depend on digital payment apps and mobile banking platforms for financial services and payments.

However, the increase in fintech usage has increased cybersecurity challenges (Onwuegbuchi *et al.*, 2023). A

large amount of sensitive data, like personal and financial information of customers, is involved in conducting online transactions, which makes them attractive to cybercriminals (Umoga *et al.*, 2024). Cybercrimes like phishing attacks, unauthorised access, financial fraud, and data breaches can increase the risk of cyber threats for both consumers and financial institutions. These security concerns of the consumers affect their trust and usage of the fintech platforms. When users of digital financial services feel that their personal and financial information is not secure, they may feel hesitant to continue using these fintech platforms. This shows the importance of proper cybersecurity measures and user awareness, which helps consumers protect themselves from cybercrimes and respond effectively to cyber threats (Sumalatha *et al.*, 2026). Therefore, improving cybersecurity awareness plays an important role in ensuring safe transactions.

Generation Z are the most frequent users of online services, including financial technologies, since they have grown up with smartphones and internet services (Mahmoudabadi & Mollaahmadi, 2021). However, growing use of cyber fintech also raises the cybersecurity threats and the awareness level of the users of these services. Past studies show that many users still lack several pieces of cybersecurity knowledge, which increases their exposure to cybersecurity vulnerabilities like phishing attacks, data breaches, and other online security risks. Therefore, improving cybersecurity awareness among Gen Z is very important to ensure safe financial transactions. This study aims to examine the impact of cybersecurity awareness on FinTech adoption among Generation Z consumers in Kerala. The study focuses on key dimensions of cybersecurity awareness, such as knowledge awareness, behavioural awareness, and risk awareness, and analyses how these factors influence the adoption of FinTech services among Gen Z consumers.

1.1. Research Gap

While reviewing the previous studies on cybersecurity issues and digital financial technology, only very limited studies have focused on the influence of cybersecurity awareness on fintech adoption in Gen Z consumers. Therefore, there is a significant research gap in understanding how cybersecurity awareness affects the adoption of fintech services within this demographic group.

1.2. Objectives of the Study

- To measure the level of cybersecurity awareness among Gen Z consumers in Kerala
- To examine the influence of cybersecurity awareness on fintech adoption.

2. Review of the Literature

Hafifah Jamalludin *et al.* (2026) examined the cybersecurity awareness and protective behaviour among young digital financial service users. The main objective of the study was to analyse the relationship between cybersecurity, awareness, knowledge, cybersecurity knowledge, and protective behaviour in the online environment. A quantitative research methodology was adopted to conduct the study. A total of 409 samples were collected from young adults from Bachok and Kota Bharu, Kelantan, through a structured survey questionnaire. To examine the relationship between the variables, the data collected was analysed using SPSS and Partial Least Squares Structural Equation Modelling (PLS-SEM). The main insight from the study was that cybersecurity awareness and knowledge positively influence protective behavioural safeguards of young adult users. Moreover, it was found that the cybersecurity measures play a significant mediating role in strengthening online security behaviour.

Ahamed *et al.* (2026) studied cybersecurity knowledge, social networking behaviour, and cybersecurity awareness among Generation Z university students. The main aim of the study is to understand major factors influencing cybersecurity awareness and to understand the role of risk perception in shaping cybersecurity awareness among the students. Cybersecurity knowledge, social networking behaviour, risk perception, and cybersecurity awareness were the variables considered for the study. A quantitative research method was adopted to conduct the study. A total of 398 samples were collected from the university students from public and private universities in Dhaka through a structured questionnaire to conduct the study. The findings of the study revealed that cybersecurity knowledge has a significant influence on both risk perception and cybersecurity awareness, whereas social networking does not significantly influence awareness through risk perception.

Al Doghan & Mirzaliev (2024) measured the role of cybersecurity awareness in influencing digital banking adoption in the fintech sector. The main aim of the study is to investigate the impact of cybersecurity awareness, facilitating conditions, personal openness to new technologies and access to finance on fintech adoption. It also analysed how trust in digital banking and digital literacy influence these factors. A quantitative method of research was adopted, and data were collected through a survey questionnaire. 390 responses were collected from digital banking users to conduct the study. The insights from the study show that cybersecurity awareness, facilitating conditions, personal innovativeness, and access to finance significantly affect digital literacy, which positively results in fintech adoption.

Alrababah *et al.* (2024) examined the behaviour of users of online banking and their cybersecurity knowledge. This study was conducted to analyse the digital financial service users' perception of cybersecurity awareness and how it influences their behaviour while using mobile banking applications. Cybersecurity awareness, cybersecurity knowledge, user behaviour in mobile banking, and perceived consumer awareness were the main variables used to conduct this study. This study was conducted in the United Arab Emirates, where a total of 500 samples were collected from respondents from across Ajman, Sharjah, and Dubai who used mobile banking applications through a structured questionnaire. The data collected was analysed using statistical tests, including the chi-square test, to examine the relationship between demographic characteristics and consumer awareness. The findings of the study reveal that many users still have insufficient cybersecurity awareness and underestimate the security risks while using digital financial services, even though they are widely used. The study concludes that cybersecurity awareness programmes are essential to improve the users' knowledge and to ensure safe online financial transactions.

Ferdous *et al.* (2023) measured the level of cybersecurity awareness and threat perception among Generation Z users. This study was conducted among business graduates belonging to Generation Z. Cybersecurity awareness, cyber threat awareness, internet knowledge level, internet usage behaviour, and cybersecurity practices were the variables considered for the study. A mixed method of research was adopted to conduct the study. 545 samples were collected from Gen Z respondents from Bangladesh. Analysis was done on factors such as internet usage frequency, security habits, cybersecurity practices, and experiences with cybercrime. The insights from the study show that Gen Z are aware of the cyber threats but do not implement cybersecurity measures like antivirus or security tools to reduce threats.

Sumalatha *et al.* (2026) examined the level of cybersecurity awareness among individuals and their responses to cyber threats. The study focuses on analysing how background knowledge, awareness of cybercrime, and education level influence users' capacity to deal with cybercrime. A quantitative research methodology was adopted to conduct the study. A total of 284 valid samples collected from respondents through a survey questionnaire were used to conduct the study. The responses from individuals from the central region of India were collected, and the data were analysed using statistical tests like ANOVA, reliability tests, and regression analysis. The study revealed that the awareness of cybercrime had the strongest influence on individuals' ability to cope with cybercrime, followed by background knowledge and education level.

Mai & Tick (2021) investigated the students' knowledge, awareness and behaviour related to cybersecurity while using mobile phones in their daily activities of university students using smartphones in Hungary and Vietnam. Malware awareness, password practices, social engineering awareness, and online scam awareness were the variables related to cybersecurity dimensions that were considered. A quantitative research methodology was adopted to conduct the study. The study used a total of 313 samples from university students to conduct the study. Statistical tools such as chi-square tests, independent sample t-tests, and CHAID decision tree analysis were used to analyse the data. The results of the study revealed that although many students use smartphones for daily activities, many of them lack sufficient cybersecurity knowledge and safe online practices.

3. Research Methodology

The study adopts a descriptive research design to analyse the level of cybersecurity awareness and its influence on fintech adoption among Gen Z consumers in the Ernakulam district of Kerala. A descriptive research design was adopted since the main aim of the study is to assess the existing level of cybersecurity awareness and its relationship with fintech adoption. The study considers independent variables such as knowledge awareness, behavioural awareness, and risk awareness to understand their influence on fintech adoption, which is the dependent variable. For the study, a total of 124 responses were collected from Gen Z fintech consumers from the Ernakulam district, which has a high level of digital connectivity and use of digital financial services, especially among the young population. The responses were collected through a structured questionnaire using a convenience sampling method since this method allows easy access to the respondents actively using fintech services who belong to the Gen Z category. The researcher used descriptive statistics to understand the level of cybersecurity awareness and fintech adoption. Regression analysis was used to understand the influence of knowledge awareness, behavioural awareness, and risk awareness on fintech adoption.

4. Analysis and Discussion

Table 1: Demographic Profile of the Respondents

Variable	Category	Frequency	Percentage (%)
Gender	Male	46	37.1
	Female	78	62.9
	Total	124	100

Education level	Higher Secondary	8	6.5
	Undergraduate	104	83.9
	Postgraduation	10	8.1
	Professional degree	2	1.6
	Total	124	100
Occupation	Student	112	90.3
	Private sector employee	4	3.2
	Government employee	4	3.2
	Self employed	4	3.2
	Total	124	100
Monthly Income	Below ₹10000	106	85.5
	₹10001-₹25000	4	3.2
	₹25001-₹50000	10	8.1
	Above ₹50001	4	3.2
	Total	124	100
Place of Residence	Urban	52	41.9
	Semi-urban	46	37.1
	Rural	26	21
	Total	124	100

Source: Computed from Primary Data

The above table represents the demographic profile of the respondents of the study. Table 1 reveals that among the respondents, 37.1% are males and 62.9% are females, which represents relatively high participation of females in the survey.

Regarding the education qualification, the majority of the respondents were undergraduates (83.9%), followed by postgraduates (8.1%) and those with higher secondary education (6.5%). A very small proportion of the respondents possess a professional degree (1.6%). Regarding the monthly income of the respondents, 85.5% of the respondents reported an income below ₹10,000, while 8.1% of the respondents reported an income between ₹25,000 and ₹50,000. 3.2% of the respondents reported income levels between ₹10,001 and ₹25,000 and above ₹50,000. Since there is a high proportion of students among the respondents, the lower income distribution is expected. In terms of the place of residence of the respondents, 41.9% of the respondents were from the urban area, 37.1% are from the semi-urban area, and 21% are from rural areas. This indicates that the respondents are from diverse residential backgrounds.

Table 2: Reliability Statistics

Variables	Number of Items	Cronbach's Alpha (α)
Knowledge Awareness	3	0.823
Behaviour Awareness	3	0.827
Risk Awareness	3	0.776
Fintech Adoption	7	0.914

Source: Computed from Primary Data

The Cronbach's alpha values for knowledge awareness, risk awareness, behavioural awareness, and fintech adoption exceed the recommended threshold of 0.70. This result confirms that the measurement scales used in the study are reliable for statistical analysis (Table 2).

Table 3: Level of Cybersecurity Awareness among Respondents

Variables	Mean	Std. Deviation
Knowledge Awareness	4.247	0.801
Behavioural awareness	3.979	0.921
Risk Awareness	4.350	0.737
Overall Awareness about Cybersecurity	4.190	0.762

Source: Computed from Primary Data

Table 3 represents the descriptive statistics of cybersecurity awareness, namely knowledge awareness, behavioural awareness, risk awareness, and overall awareness about cybersecurity. The mean value of all the dimensions is close to 4, which shows that the respondents have strong cybersecurity awareness. The low standard deviation shows that the responses are consistent. Risk awareness records the highest mean value (mean=4.35, SD=0.737), which shows that respondents are highly conscious about the risk associated with digital financial transactions. This is followed by knowledge awareness (mean=4.247, SD=0.801), which shows that respondents have good knowledge regarding cybersecurity threats, password security and protection of personal and financial information. In contrast, the lowest mean score (mean=3.979, SD=0.921) was recorded in behavioural awareness, which shows that even though the respondents are knowledgeable about cybersecurity, their actual behaviour regarding following security practices is comparatively low. The overall awareness level shows a high mean value (mean=4.19, SD=0.762), which shows that the respondents have a strong understanding of cybersecurity.

H₀1: *There is no significant difference in the educational qualification of the respondents with respect to cybersecurity awareness*

Table 4: Significant Difference in the Educational Qualification of the Respondents with respect to Cybersecurity Awareness

		Sum of Squares	df	Mean Square	F	Sig.
Cybersecurity Awareness	Between Groups	9.258	3	3.086	5.950	0.001
	Within Groups	62.240	120	0.519		
	Total	71.498	123			

Source: Computed from Primary Data

The result of the one-way ANOVA test revealed a significant difference in cybersecurity awareness among the respondents based on their education level ($F = 5.950$, $p = 0.001$). Table 4 shows that the respondents with different educational qualifications exhibit different levels of cybersecurity awareness. The results confirm that the education level plays an important role in shaping cybersecurity awareness. The

respondents' demographic profile shows a high proportion of undergraduate students who have high exposure to the digital environment, which may have resulted in the high variation in cybersecurity awareness in respondents with different educational qualifications.

H₀₁: *There is no significant difference in the educational qualification of the respondents with respect to Fintech Adoption.*

Table 5: Significant Difference in Educational Qualification of the Respondents with respect to Fintech Adoption

		Sum of Squares	df	Mean Square	F	Sig.
Fintech Adoption	Between Groups	13.097	3	4.366	8.414	0.000
	Within Groups	62.263	120	0.519		
	Total	75.360	123			

Source: Computed from Primary Data

Table 5 shows that a significant difference in fintech adoption among respondents with different educational qualifications is also revealed in the study. The F value of 8.414 with a significance level of 0.000 in the ANOVA results indicates that education level plays an important role in influencing the adoption of fintech services. The demographic profile

of the respondents shows that 83.9% of the respondents are undergraduates and 90.3% are students. This shows that students are more exposed to digital technologies and fintech services. This high exposure can likely increase their cybersecurity awareness, which can affect the fintech adoption of the respondents.

H₁: *There is a significant impact of knowledge awareness, behavioral awareness, and risk awareness on fintech adoption among the respondents.*

Table 6: Regression Analysis

Model	R	R Square	Adjusted R-Square	Durbin-Watson
1	.795 ^a	0.632	0.623	1.926
a Predictors: (Constant), Knowledge Awareness, Behavioural Awareness, Risk Awareness				
b Dependent Variable: Fintech Adoption				

Source: Computed from Primary Data

Table 6 shows the regression result. The R value of 0.795 indicated a strong positive relationship between the independent variables (knowledge awareness, behavioural awareness, and risk awareness) and the dependent variable (fintech adoption). The R square value of 0.632 shows that 63.2% of the variation in fintech adoption, indicating that the independent factors have a strong

contribution in explaining the fintech adoption. The adjusted R^2 value confirms that the model has explanatory power even after adjusting the number of predictors used in the study. The Durbin-Watson value of 1.926, close to 2, indicates no autocorrelation in the residuals, indicating that the regression model satisfies the assumption of independence.

Table 7: ANOVA Table

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	47.661	3	15.887	68.826	.000 ^b
	Residual	27.699	120	0.231		
	Total	75.36	123			
a Dependent Variable: Fintech adoption						
b Predictors: (Constant), Knowledge Awareness, Behavioural Awareness, Risk Awareness						

Source: Computed from Primary Data

The result of the ANOVA shows that the regression model is statistically significant ($F = 68.826$, $p < 0.05$), which indicates that the predictor variables influence the fintech adoption among the respondents. These findings show the

importance of knowledge awareness, behavioural awareness, and risk awareness in explaining fintech adoption. The significant F value in the ANOVA table confirms that the model is appropriate to predict fintech adoption (Table 7).

Table 8: Coefficients Table

Model		Standardised Coefficient		Standardized Coefficients	t	Sig.
1		B	Std. Error	Beta		
	(Constant)	0.759	0.247		3.07	0.003
	Knowledge Awareness	0.345	0.092	0.359	3.757	0.000
	Behavioural Awareness	0.184	0.065	0.217	2.853	0.005
	Risk Awareness	0.295	0.091	0.307	3.243	0.002
a Dependent Variable: Fintech Adoption						

Source: Computed from Primary Data

Table 8 represents the results of regression analysis, where the dependent variable is fintech adoption and the independent variables are knowledge awareness, behavioural awareness, and risk awareness. The result of the regression analysis indicates that the knowledge awareness ($B = 0.345$, $\beta = 0.359$, $p < 0.05$), behavioural awareness ($B = 0.184$, $\beta = 0.217$, $p < 0.05$), and risk awareness ($B = 0.295$, $\beta = 0.307$, $p < 0.05$) have a significant influence on fintech adoption. Among the considered three factors, knowledge awareness has a strong influence on fintech adoption, followed by risk awareness and behavioural awareness. These findings suggest the importance of cybersecurity awareness among fintech users to increase fintech adoption and to promote security in digital payment ecosystems. The regression equation for this model is

$$\begin{aligned} \text{Fintech Adoption} &= 0.759 + 0.345(\text{knowledge awareness}) \\ &+ 0.184(\text{behavioural awareness}) \\ &+ 0.295(\text{risk awareness}) \end{aligned}$$

5. Discussion

The findings of the study reveal that cybersecurity awareness has a significant influence on fintech adoption among

Generation Z consumers. The study also found that knowledge awareness, behavioural awareness, and risk awareness have a significant effect on fintech adoption, with knowledge awareness having the strongest influence. These findings suggest that consumers who are more aware of cybersecurity are more confident while using fintech platforms. The findings of this study support the existing literature, which suggests that a higher level of cybersecurity awareness improves security while using fintech platforms and also their adoption (Al Doghan & Mirzaliev, 2024). Therefore, improving cybersecurity awareness among Gen Z consumers can improve the safe and secure use of fintech platforms and improve their adoption.

6. Suggestions of the Study

Based on the results of the study, the study suggested promoting cybersecurity awareness that can increase fintech adoption among consumers. Educational institutions and financial institutions should take initiatives to conduct cybersecurity awareness programmes like campaigns, workshops, and training sessions among young consumers, which can help them better understand risks in digital financial platforms and to ensure safety while using online financial services. Fintech

service providers and financial institutions should introduce the security guidelines that should be followed by the users, and they should include educational content within their platforms, which can help the users feel more confident while using the fintech services. Besides that, the fintech service providers should invest in strong security mechanisms and transparent communication regarding data protection. When the consumers' perception of cybersecurity risk decreases, their willingness to adopt fintech platforms increases. The government agencies or regulatory authorities that promote public cybersecurity awareness programmes about phishing attacks, password security, and secure online transactions can reduce cyber risks and increase trust in fintech platforms. Collaboration between educational institutions, financial institutions, and government agencies is necessary to improve cybersecurity awareness among consumers, which can support the safe adoption of financial technologies.

7. Conclusion

The integration of technology in financial services has increased the importance of cybersecurity awareness among consumers. This study examines the influence of cybersecurity awareness on fintech adoption among Gen Z consumers in Kerala. The results show that the majority of the respondents have good awareness regarding cyber threats like phishing, malware, and hacking and ensure safety while doing online transactions. Whereas the level of cybersecurity awareness and fintech adoption of the respondents of the study varies on the basis of their educational qualifications. Since the majority of the respondents were students, their high exposure to technology may have affected the variance in cybersecurity awareness and fintech adoption. The study concluded that cybersecurity awareness is essential for safe and effective use of fintech platforms. The financial institutions, educational organisations and government regulators should take initiatives to promote cybersecurity awareness among consumers, which can ensure financial transaction security. An increase in cybersecurity awareness can reduce the chances of cyber fraud, which can improve consumers' confidence and fintech adoption.

8. Limitations and Scope for Further Study

The main focus of the study is to analyse the level of cybersecurity awareness and fintech adoption among Gen Z consumers. The study is limited to Gen Z consumers who are exposed to digital payment, mobile banking, and other fintech services from a young age. This study only considers respondents from Ernakulam district; therefore, the results may not represent the entire population of Kerala. There is also a chance of personal bias since the responses are provided by the respondents. The study only considers

selected dimensions of cybersecurity awareness, and other factors may also have influenced the fintech adoption which were not included in the study. The future studies may expand the geographical scope beyond Ernakulam district to include other regions of Kerala. A comparative analysis between urban and rural populations could offer a deeper understanding of regional disparities in cybersecurity awareness and fintech usage patterns. This study considers only selected dimensions of cybersecurity awareness. Future research can incorporate additional variables such as digital literacy, trust in financial institutions, perceived risk, regulatory awareness, and behavioural aspects like risk-taking propensity to build a more comprehensive model.

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Authorship Contribution

Sujith T. S. contributed to the conceptualization, methodology, software development, experimentation, investigation, validation, formal analysis, writing of the original draft, and review and editing of the manuscript. Anannya S. contributed to conceptualization, software development, data curation, experimentation, investigation, validation, formal analysis, project administration, resources, and writing of the original draft. Praveena Vijayan contributed to conceptualization, methodology, project administration, and review and editing of the manuscript. All authors reviewed and approved the final version of the manuscript.

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Ethical Approval

Ethical approval was not required for this study because it did not involve human participants, animals, clinical data, or any form of experimental research. The study was conducted in accordance with accepted principles of research integrity, academic honesty, and ethical scholarly practice throughout all stages of the research and manuscript preparation.

Conflict of Interest

The authors affirm that there is no conflict of interest in relation to this research or its publication.

Declaration

The authors confirm that the manuscript is original, has not been published previously, and is not under consideration for publication elsewhere. All authors have reviewed and approved the final version of the manuscript and agree to be accountable for all aspects of the work.

AI Disclosure Statement

Artificial intelligence-assisted writing tools, including ChatGPT, Grammarly, and Quillbot, were used solely to improve grammar, language clarity, and the readability of the manuscript. The author retained full responsibility for the conceptualisation, arguments, interpretation, analysis, conclusions, and final content of the manuscript. All refined outputs with the assistance of these tools were carefully reviewed, verified, and edited by the author.

Data Availability Statement

The materials and sources analysed in this study are publicly available through published books, journal articles, reports, and other publicly accessible documents cited in the reference list.

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