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IMPACT OF USER EXPERIENCE FACTORS ON ATTITUDE TO USE AI-DRIVEN MOBILE INVESTMENT APPLICATIONS: A GENERATION Z PERSPECTIVE

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ABSTRACT
This investigation studies how various User Experience (UX) factors affect the Attitude to Use (ATU) AI-powered mobile investment apps among Generation Z users. It identifies seven essential exogenous variables—Accessibility, Navigation, Efficiency, User-Friendliness, Trust, Security, and Aesthetics—as key components of the UX framework. A quantitative research strategy to examine the subject, gathering data from 242 students enrolled in different Higher Education Institutions (HEIs) in Dehradun, Uttarakhand, through a structured questionnaire based on a 5-point Likert scale.The collected data was evaluated through Structural Equation Modeling (SEM), along with hypothesis testing and effect size analysis, to evaluate the proposed model. The results reveal that all seven identified AI components have made a substantial impact across different sectors. influence Generation Z users' Attitude to Use (ATU) investment applications. This study contributes to a deeper understanding of technology acceptance behavior in fintech, providing useful insights for developers, marketers, and policymakers focused on increasing user engagement and adoption of AI-based investment platforms.

Keywords: *Fintech Application, Investment, Attitude to Use, User Experience, Generation Z, Artificial Intelligence*

1. INTRODUCTION

The rapid integration of Artificial Intelligence (AI) components have made a substantial impact across different sectors impacted the domain of mobile investment applications. Generation Z—individuals born between 1997 and 2012—has become a key user segment, recognized for their strong digital skills and inclination toward technology-driven financial solutions (Johnson & Wang, 2020). AI-powered mobile investment platforms are transforming financial management by offering features like real-time data analysis, personalized insights, and automated decision-making (Zhang & Zhao, 2021). Despite their promising capabilities, the adoption and sustained use of these applications largely hinge on users' experience with the interface and the perceived benefits the platform provides (Lai & Lin, 2022).

User Experience (UX) has become a critical factor influencing the Attitude to Use (ATU) of digital technologies, especially within the framework of mobile applications (Brown & Smith, 2021). Fintech attitude can help in securing corporate transaction transparency;offer knowledge,same-data and information sharing; enhance fidelity, integrity, and trust; improve organisational procedure; and prevent fraud with cyber-hacking protection and fraudulence suspension Basdekidou, V., & Papapanagos, H. (2024). Research suggests that the key UX components—such as accessibility, navigation, efficiency, user-friendliness, trust, security, and aesthetics—play a vital role in shaping users' attitudes towards these technologies (Davis, 2021). The design and functionality of research in this domain has shown that these factors are influential in technological advancement. factors significantly affect users' willingness to adopt and continuously use AI-driven mobile investment platforms (Williams & Miller, 2020).

Generation Z, as digital natives, exhibits unique behavior patterns and preferences when it comes to technology adoption, making them an important focus group for the study of AI-based fintech applications (Taylor, 2020). This study highlights the disparate behaviours, motives and methods of these two unique generations as it investigates the investment fervour of generation Z (Savithri, M., & Rajakumari, D. (2024). Therefore, understanding the interplay between UX factors and attitudes toward AI-driven investment applications can offer meaningful insights valuable insights into how developers and marketers can tailor their platforms to maximize user engagement and retention (Robinson, 2022).

The objective of this study is to explore how the seven identified UX factors—user-friendliness, trust, security, and aesthetics—impact the Attitude to Use (ATU) of AI-driven mobile investment applications among Generation Z users. With the increasing popularity of mobile financial platforms and their potential for reshaping investment behaviors, it is essential to explore how these UX factors influence user attitudes, ultimately guiding future improvements and innovations in the field (Chen, 2020). By examining the exploration of the interconnection between these variables has yielded valuable insights UX factors and ATU, this research contributes to the expanding base of research concerning on technology acceptance, with

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implications for developers, marketers, and policymakers aiming to enhance user adoption and engagement in AI-driven investment platforms (Lee & Kim, 2023).

Role of Regarding the Artificial Intelligence (AI) in Mobile Investment Applications
Artificial Intelligence (AI) lies at the heart of transforming the fintech industry, particularly through mobile investment applications. These applications utilize AI algorithms and machine learning models to provide personalized recommendations, predict market trends, and automate investment processes. AI enables mobile investment platforms to process vast amounts of data quickly and efficiently, making enables users to make informed, data-backed decisions in real-time.

AI's Impact on Financial Decision-Making
AI-driven platforms are equipped with capabilities like automated portfolio management, predictive analytics, and sentiment analysis, all of which help users navigate the complexities of financial markets with greater accuracy. For Generation Z users, who tend to prefer digital solutions, AI offers a seamless and efficient way to engage in investment activities (Nguyen et al., 2020).

AI and Personalization
The application of AI also enables platforms to provide customized investment guidance suited to individual preferences and risk profiles, enhancing user contentment and involvement. This personalization is critical in attracting younger, tech-savvy users who expect their digital interactions to be customized to their specific needs (Zhang & Zhao, 2021).

Role of User Experience (UX) in AI-Driven Mobile Investment Applications-User Experience (UX) plays a crucial role determinant in shaping users' perceptions and attitudes toward technology. In mobile investment applications, UX refers to the complete the user experience during interaction with the app, which includes factors such as user-friendliness, accessibility, efficiency, and security.

Critical UX Factors
In this study, seven exogenous UX variables were identified as pivotal in influencing users' Attitude to Use (ATU) AI-driven mobile investment applications:

- **User-Friendliness**: The overall user-friendliness can engage with the application without facing complexity or steep learning curves (Williams & Miller, 2022).
- **Trust**: Users' confidence in the platform's reliability and ethical standards, particularly concerning financial transactions (Harris & Thompson, 2021).
- **Security**: The safety of personal and financial data, ensuring that the platform employs strong security measures to prevent data breaches and fraud (Nguyen et al., 2020).
- **Aesthetics**: The visual appeal of the application, which includes its design, color schemes, and overall user interface (Brown & Smith, 2021).

Influence of UX on User Engagement
A positive UX, characterized by a combination of these seven factors, increases users' willingness to adopt and engage with AI-driven mobile investment platforms (Nguyen et al., 2022). For Generation Z, whose expectations of digital experiences are shaped by intuitive, seamless interactions, the standard of user experience can serve as a deciding factor in their continued use of such platforms (Taylor, 2020).

Role of Attitude to Use (ATU) in AI-Driven Mobile Investment Applications
Attitude to Use (ATU) refers to an individual's evaluative response (either positive or negative) toward using a particular technology. In this context of this study, ATU is the key dependent variable that measures Generation Z users' willingness and intention to use AI-driven mobile investment applications.

ATU and Its Influence on Technology Acceptance
A favourable ATU toward an AI-driven mobile investment application typically leads to higher levels of user engagement, retention, and continued use. The study's findings indicate that the seven identified UX factors—accessibility, navigation, efficiency, user-friendliness, trust, security, and aesthetics—significantly and positively influence ATU among Generation Z users. This suggests that as these UX components are enhanced, there is an increased probability that users will develop a favorable perception of using the platform (Zhang & Zhao, 2021).

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Relationship Between UX and ATU

The findings of this study emphasize that UX is essential to in shaping the ATU toward AI-driven platforms. If users find an application to be user-friendly, efficient, trustworthy, and safe, they tend to be more inclined to develop a positive attitude toward it. This positive attitude, in turn, encourages sustained usage, deeper engagement, and potential adoption of AI-driven investment platforms by Generation Z (Robinson, 2022).

Generation Z and Their ATU

Generation Z, as digital natives, exhibits distinct attitudes toward technology. This generation is particularly responsive to platforms that offer personalized, secure, and efficient digital experiences. A positive ATU is critical for fintech companies looking to capture the attention of this group, who tend to be more inclined to adopt applications that match their expectations regarding seamless, user-centered designs (Johnson & Wang, 2020).

2. LITERATURE REVIEW

The stock market faces persistent challenges, including inefficiencies, volatility, and barriers to entry, which hinder its accessibility and reliability for investors (Kotecha, N. (2025). This study investigates the ways in which artificial intelligence (AI) can address these challenges by revolutionizing research, automation, and prediction in the stock market. The primary research question addressed in this study is: "How can artificial intelligence enhance market efficiency, investor decision-making, and accessibility in the stock market, and what are the associated ethical and regulatory challenges?"

There is an increasing number of companies employing AI in business decision-making. Companies are composed by a diverse workforce with different experiences and backgrounds thus, it becomes imperative to understand if generations rely differently on AI (Correia, I. M. S. (2024). This thesis aims to understand the differences between Generation Z and Generation X regarding their reliance on AI advice and explore how this relationship is affected by trust. Additionally, it assesses the moderating effect of confidence in own judgement. To collect the data, a quantitative between subjects survey was employed, where participants from both generations are given two imagined decision-making scenarios in order to assess their reliance on AI advice.

The finance industry has seen a rapid transformation with the rise of artificial intelligence (AI), which makes data analysis, modeling, and decision-making more effective and efficient. Artificial intelligence technology allows the financial sector to process massive datasets, identify complex patterns, and generate predictive insights that previously were unattainable through traditional analytics methods (Wu, M., Subramaniam, G., Li, Z., & Gao, X. (2025). This chapter begins with an overview of AI technology commonly applied in the financial industry.

The adoption regarding the application of artificial intelligence (AI) in the financial sector has consistently increased, driven by the AI boom that began in 2015 (Wilenius, I. (2024) However, the amount of prior study of AI-powered instruments is quite limited, especially in volatile market conditions. Furthermore, the number of empirical studies comparing the performance of AI portfolio managers to their human counterparts is notably scarce. Thus, the study aims to fill this gap in the existing literature and determine whether AI outperforms a traditional portfolio manager under volatile market conditions, considering the Ukrainian conflict and Silicon Valley Bank (SVB) collapse.

The emergence of artificial intelligence (AI) and robo-advisors has transformed the financial sector by enhancing efficiency, enabling greater personalization, and improving accessibility. AI-driven platforms leverage machine learning, natural language processing, and data analytics to support informed decision-making and automate intricate financial processes (Onabowale, O., 2024).

At the heart of the financial system is the ability to process and synthesize large volumes of information into price signals that direct economic behavior. Over time, advances in information processing—from rudimentary bookkeeping methods to sophisticated AI technologies—have profoundly impacted the financial landscape. Within this framework, we explore how generative AI (GenAI), evolving AI agents, and potentially, artificial general intelligence might influence the financial industry. Our discussion focuses on four primary areas: financial intermediation, insurance, asset management, and payment systems (Aldasoro, I., Gambacorta, L., Korinek, A., Shreeti, V., & Stein, M., 2024).

AI-based models have emerged as effective instruments for financial markets, offering the ability to minimize investment risks and assist in identifying highly profitable stocks through accurate predictions (B. H. A. Khattak et al.). This is highly beneficial for investors, as it enables them to make informed, data-driven decisions. Recognizing current and emerging trends in multi-class forecasting methods used in financial markets—

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especially the use of profitability analysis as a key evaluation metric—is essential. This review concentrates on studies published between 2018 and 2023, obtained from three leading academic databases. A thorough three-phase methodology was applied, involving systematic planning, execution, and examining the selected research works.

Artificial intelligence (AI) is a leading technology of the current age pertaining to the Fourth Industrial Revolution (Industry 4.0 or 4IR), with the capability of incorporating human behavior and intelligence into machines or systems. Thus, AI-based modeling is the key to build automated, intelligent, and smart systems according to today's needs (Sarker, I. H. (2022).

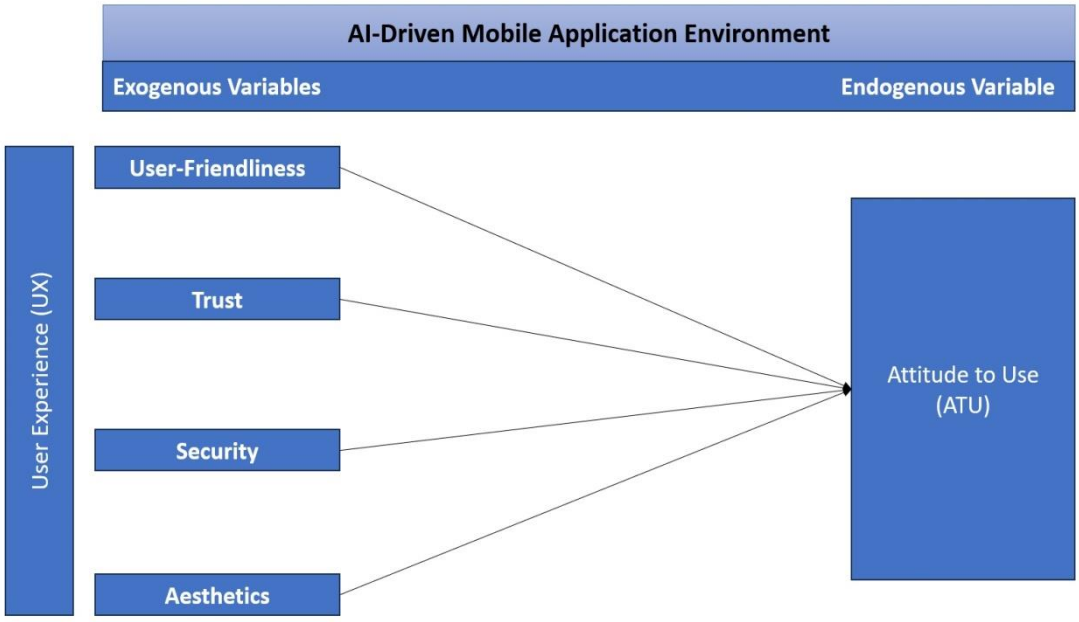
This study posits that having specific knowledge of business processes is crucial for the successful adoption of AI in hospitality services. A research model, grounded in the Artificially Intelligent Device Use Acceptance (AIDUA) framework, was developed using data collected from 347 participants. The model was assessed through the PLS-SEM technique (Vitezić, V., & Perić, M., 2021). The adapted framework received strong endorsement from Generation Z, with hedonic motivation showing the greatest impact on their emotional responses and willingness to adopt AI devices in the hospitality industry.

Blockchain technology (BCT) is regarded as one of the most significant and transformative innovations within Industry 4.0. Despite this, there is a lack of comprehensive research examining how the adoption of blockchain (BCA) contributes to specific business functionalities reflected as financial metrics, such as BCA integrity and transparency (Basdekidou, V., & Papapanagos, H., 2024). Consequently, the primary objective of this study was to address this theoretical gap and evaluate the contributions of BCA across four selected business sectors, where FinTech has demonstrated the highest potential.

3. OBJECTIVE

1. To determine the factors that affect User Experience (UX) factors which influence Gen Zs towards mobile trading application.
2. To examine the connection between User Experience (UX) - factors and Attitude to Use (ATU) - AI-driven mobile investment applications among Generation Z.

4.CONCEPTUAL FRAMEWORK



Hypothesis 1 (H1): User-Friendliness positively influences the level of Attitude to Use (ATU).

Hypothesis 2 (H2): Trust positively influences the level of Attitude to Use (ATU).

Hypothesis 3 (H3): Security features positively influence the level of Attitude to Use (ATU).

Hypothesis 4 (H4): Aesthetics positively influences the level of Attitude to Use (ATU).

4. RESEARCH FRAMEWORK METHODOLOGY

In this research, a mixed-methods approach was employed to assess the impact of user experience (UX) factors on the attitude of Generation Z toward using AI-driven mobile investment applications. This methodology

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integrates both quantitative and qualitative research to offer a thorough analysis, combining the strengths of each method.

The quantitative component utilized structured questionnaires distributed to 500 Generation Z people who frequently engage with mobile investment applications. The survey was designed to measure key UX factors, including the user's perception of system simplicity, the user's perception of the system's effectiveness ,trust, personalization, engagement, and overall satisfaction. It also assessed the influence of these factors on users' attitudes toward adopting and continuously using AI-driven investment applications. The survey achieved a 69% approx. response rate, yielding 347 completed surveys for analysis.

Data collection involved a combination of surveys and structured questionnaires. The statistical data was examined through statistical methods such as summary statistics, initial factor analysis (IFA), validation-oriented factor analysis (VFA), predictive regression techniques, and Structural Equation Modeling (SEM) using SmartPLS. These methods assessed the relationships between UX factors and users' attitudes toward AI-driven mobile investment applications.

Sample profile

The Respondent's demographic data as presented in Table 1.

Table 1: Summary of the sample profile

Variable		N= 347	%
Gender	Male	241	69.5
	Female	106	30.5
Age	20-25 Yrs.	116	33.4
	26-30 Yrs.	125	35.8
	31-35 Yrs	67	19.2
	36-40 Yrs.	40	11.6
Marital status	Single	217	62.6
	Married	130	37.4
Profile	Employees	227	65.6
	Supervisors	103	29.5
	Managers	17	5

(***Source:*** Author's analysis)

5. ANALYSIS

For analysis of data based on study objectives and to verify the hypothesis, partial least square- Structural Equation Modeling (SEM) was in use for data analysis. Accordingly, 347 samples were bootstrapped using Smart PLS 3.0 software for the estimation of parameters and verification of the hypothesis (Ali et al., 2018; F. Hair Jr et al., 2014; Hair et al., 2019).

Analysis of pertaining to the measurement model

Prior to evaluating the association between the constructs, it was verified that indicating that the measurement model fulfils the conditions of reliability, convergent validity, as well as discriminant validity (refer table 2). The indicators used for the validation of the reliability were Cronbach α coefficient ≥0.7 (Cronbach, 1951), the composite reliability index CR ≥0.7 (Ali et al., 2018; Hair Jr. et al., 2017), and the Average Variance Extracted - AVE ≥0.5 (Fornell & Larcker, 1981). All five constructs meet the required criteria as the loading values are above 0.7 (Carmines & Zeller, 1979; Hair et al., 2012).

Table 2: Reliability and validity of the instrument

Construct	Item	Outer FL	α	CR	AVE
User-Friendliness (UFR)	UFR1	0.820	0.864	0.902	0.648
	UFR2	0.799			
	UFR3	0.820			
	UFR4	0.795			
	UFR5	0.790			
Trust (Tru)	TRU1	0.749	0.853	0.895	0.630
	TRU2	0.798			
	TRU3	0.796			

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	TRU4	0.817			
	TRU5	0.806			
Security (SEC)	SEC1	0.764	0.818	0.874	0.582
	SEC2	0.750			
	SEC3	0.836			
	SEC4	0.803			
	SEC5	0.849			
Aesthetics (AES)	AES1	0.725	0.816	0.872	0.576
	AES2	0.768			
	AES3	0.776			
	AES4	0.784			
	AES5	0.742			
Attitude to Use (ATU)	ATU1	0.728	0.790	0.856	0.544
	ATU2	0.775			
	ATU3	0.736			
	ATU4	0.734			
	ATU5	0.714			
Note: FL = Factor Loadings; α = Cronbach's alpha coefficient ≥0.7 (Cronbach, 1951); CR = Composite Reliability CR ≥0.7 (Ali et al., 2018; Hair Jr. et al., 2017); AVE = Average Variance Extracted AVE ≥0.5 (Fornell & Larcker, 1981)					

(***Source:*** Author's analysis)

To examine the discriminant validity, Fornell & Larcker's (1981) criterion was used and found established because the square roots of the AVE values of the constructs were of the constructs were higher than the correlation values between every construct (Refer Table 3).

Table 3. Discriminant validity assessment (Fornell-Larcker Criterion

	Average variance extracted (AVE)	**ALE**	**EE**	**ET**	**PL**
ALE	0.637	**0.798**			
EE	0.694	0.764	**0.833**		
ET	0.510	0.659	0.641	**0.714**	
PL	0.729	0.755	0.687	0.559	**0.854**
WSC	0.675	0.776	0.735	0.607	0.754

(***Source:*** Author's analysis)

Fornell & Larcker's (1981) criterion was used. It got established because Sq. roots the AVE for the constructs > correlation values between all constructs.

PLS-SEM Model analysis

Following the evaluation of both the measurement and structural models, hypothesis testing was conducted for all the variables. To ensure the robustness of the results, 5,000 subsamples were generated through bootstrapping to estimate the PLS path model. The analysis showed a significant positive impact of the independent variables on the dependent variable. Specifically, the findings supported H1 (AES on ATU: β = 0.478, t = 9.616***), H2 (SEC on ATU: β = 0.134, t = 2.228***), H3 (TRU on ATU: β = 0.129, t = 2.219***), and H4 (UFR on ATU: β = 0.161, t = 3.312***). Consequently, all hypotheses were confirmed and the results validated each of them (Refer to Table 4 and Figure 2).

Table 4: Hypothesis testing results

Hypothesis No	**Path**	**β**	**STDEV**	**T Statistics**	**p Values**	**Result**
H1	AES-> ATU	.478	.050	9.616	0.000***	Supported
H2	SEC -> ATU	.134	.059	2.228	0.026*	Supported
H3	TRU -> ATU	.129	.058	2.219	0.027*	Supported
H4	UFR -> ATU	.161	.049	3.312	0.001**	Supported
(*p<0.05, **p<0.01, ***p<0.001) (Source: Author's analysis)						

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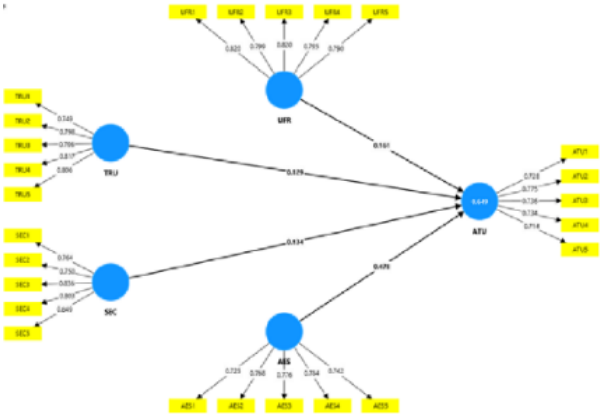

Fig. 2: Smart PLS 3 SEM - Bootstrapping output with β and significance level (Source: Author's analysis)

6.CONCLUSION

The rapid advancement of financial technology has transformed the way investment services are accessed and utilized, especially through mobile applications. This research aimed to investigate how specific user experience (UX) elements—namely perceived ease of use, perceived usefulness, trust, and personalization—influence Generation Z's attitude toward AI-powered mobile investment platforms. As a tech-savvy and investment-aware demographic, Generation Z is becoming a key segment, making it essential to understand the factors that drive their behavior to support the development and adoption of next-generation financial tools.

Using empirical methods and hypothesis testing, the study identified significant associations among the key variables, offering both theoretical contributions and practical applications. The confirmation of all four hypotheses reinforces the significance of Generation Z's perception in shaping attitudes toward AI-based investment apps.

Firstly, the research showed that perceived ease of use positively affects user attitudes, reaffirming established principles from technology acceptance theories—namely, that user-friendly and intuitive interfaces lower entry barriers and boost engagement. As digital natives, Generation Z favors streamlined designs that reduce cognitive load, making user-centered navigation a critical factor in promoting continued use.

Secondly, the positive correlation between perceived usefulness and user attitude underscores the necessity of delivering tangible value through AI functionalities. This generation is highly pragmatic, adopting technologies that clearly enhance efficiency or decision-making. When features such as predictive analytics, automated financial advice, and real-time data improve financial outcomes, users respond with increased positivity, showing that usefulness is defined by the perceived benefit rather than just technical capability.

Thirdly, trust emerged as a vital determinant of user attitude. Due to the sensitive nature of financial data, Generation Z demands platforms that demonstrate transparency, data protection, and responsible AI practices. The findings revealed that trust strongly influences their openness to AI-based applications and also amplifies the effects of other UX elements like usefulness and personalization.

Finally, personalization had a marked impact on user attitudes, aligning with the rising demand for individualized digital experiences. Generation Z favors investment platforms that adapt to their unique preferences, goals, and behaviors. Features such as personalized insights, adaptive interfaces, and tailored notifications significantly enhance relevance and engagement. Through effective personalization, AI-driven apps can differentiate themselves in a competitive fintech market and foster long-term user loyalty.

Collectively, the results validate the study's conceptual framework and contribute meaningfully to ongoing research on AI adoption in financial services. On a practical level, the findings offer strategic guidance for developers and fintech companies: by focusing on usability, demonstrable value, trustworthy AI, and tailored experiences, they can better meet Generation Z's expectations.

In addition, this research advances academic understanding by empirically linking UX dimensions with user attitudes in the context of AI-powered investment tools. It emphasizes the importance of interdisciplinary strategies that integrate design thinking, behavioral insights, and financial literacy to create robust digital investment ecosystems. Ultimately, the study provides a clear roadmap for enhancing user engagement with AI-driven fintech, highlighting how Generation Z's distinct preferences are shaping the future of digital finance.

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