Identifying and Ranking Factors Affecting Digital Currency Fin Tech

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	Abstract The purpose of this research is to identify and rank the factors affecting Fin Tech of digital currencies. The current research is in the field of applied research and based on the nature and method of a descriptive-survey research. Considering that one of the ways of extracting the attitude and experiences of people is to use the qualitative method, in this study, the foundational data theory has been used.
	The statistical population of the research includes experts and senior managers of the Fin Tech startups association. In order to collect data, a semi-structured interview was used. After implementation, the data were coded in three stages of open, central and selective coding, and qualitative content interpretive analysis method was used in MAXQDA version 10 software to analyze the results. Finally, these factors were weighted and ranked by pair wise comparison method and using 11 Expert choice software.
	The results of this research showed that the factors affecting Fin Techs of digital currencies are: expectation of effort, expectation of performance, social and cultural influence, and the effects of trust. Also, the results of using the fuzzy hierarchy technique showed that performance expectation is the most important. In the ranking of sub-criteria, "ease of use" was given first priority.

1. Introduction

Today, information technology plays an increasing role as one of the components of economic growth in the expansion of financial development and the establishment of the global information system. Such a growing trend has caused tremendous changes in economic structures and the monetary and financial system (Mughni et al., 2018). Fin-tech is an emerging industry full of innovation, which was formed from the integration of the old financial industry and modern information technology (Baghani, 2019). This industry has been able to attract the attention of many investors, the hot topics of this industry include big data, forecasting and analysis, payment, risk management, security, social networks, infrastructure based on cloud computing, group investment and facilities. Becomes unfactored (Shim and Shin, 2016). It is important for financial industry participants, policymakers, and researchers to understand what is fueling this growth to prepare for potential future disruptions (Baliuk et al., .(2020

In the recent decade, most large financial companies have begun to take fin tech seriously and are developing strategies to compete, coexist, and cooperate with Fin-Tech startups (Lee and Shin, 2018), and the public's willingness to receive easy services from It is through fin techs. The smartest move by financial institutions is to partner with and join a new service. This cooperation is in the form of creating growth centers, creating venture capital companies and creating realizable financial accelerators, all of which have a common strategy of profiting from digital transformations (Mughni et al., 2018). The growth of any new industry depends in part on competition from incumbent firms that supply similar products and the technologies employed by these incumbents. Ultimately, it is the choice of the consumers of the incumbent companies whether to switch to new industry products or not. For industries with new advanced technology such as Fin-Tech in particular, the choice is completely dependent on the similarities and differences in the technologies used by new and incumbent firms and the information requirements of these technologies (Baliuk et al., 2020); Therefore, the expansion of Fin-Tech and its services have been the focus of many large institutions. Deloitte Institute (2015) by examining the effects of technology using big data and electronic wallet in the growth of the market share and also analyzing the discourses governing banking, explained the effects of innovation caused by information and communication technology in the banking and financial market of England. Is. In the annual meeting of the world economy (2015), in the evaluation of the future of financial services, the impact of information and communication technology in the financial and banking industry has been considered as a key factor. KPMG Institute (2016) has introduced coverable technologies, social media, telephone banking, internet cloud, personal financial management, digital wallet and block chain technology as innovations in the field of banking services (Mughni et al., 2018).

On the other hand, digital currency or electronic money is a stored monetary value that is stored digitally and is available for instant payments in transactions and is an electronic substitute for coins and bills. Due to the use of the Internet, electronic money will make the cost of exchanges cheaper, and it will also be borderless, and the cost of transferring it inside and outside the country is the same (Baghani, 2019)

Fields of Fin-Tech and digital currency companies active in the field of Fin-Tech provide their services in various sectors such as payment and foreign exchange. Considering that encrypted digital currency itself is a type of Fin-Tech payment and Fin-Tech companies compete with many different sectors of the financial industry, therefore, identifying the factors affecting digital currency Fin-Techs can help managers in making appropriate decisions. Delivered Considering the importance of Fin-Tech and digital currency fields,

identifying the factors affecting digital currency Fin-Techs is of high value, so the purpose of this research is to identify the factors affecting digital currency Fin-Techs and their ranking.

2. Literature Review

To facilitate doing financial affairs and creating money without the presence of intermediaries such as banks and financial institutions, the concept of virtual money, meaning encrypted money, was first proposed in 1998. In fact, a new idea of money was proposed, which uses a computer encryption method to control the production of money and conduct transactions without intermediaries and central authority; but this idea was only a theory until 2009. In this year, at the same time as the economic recession, the virtual currency called Bitcoin was introduced in the world along with the mathematical algorithm of its production and became effective. Virtual money has no central service provider or financial institution to control transfers; because everything is based on peer-to-peer communication and governments could not manipulate it and banks could not increase or decrease its value (Hodson, 2014). One of the methods defined in electronic payment systems is the use of electronic money; in its design, depending on the type of application, several features can be considered (Sedeqhian et al., 1400). Digital currencies are known as "decentralized digital currencies"; This means that there is no center to produce this money like physical money, which is used to buy goods and services (Boblian, 2014). Virtual money and crypto currency are both examples of digital money, but digital money cannot be limited to these two groups (Boblian, 2014). Digital money is money that is used in the form of electronic information to exchange goods and services and is divided into traceable/anonymous, real-time/non-real-time. Digital money can be traced if the bank and merchants can trace the cryptographic signs of the money to its owner, and it remains anonymous if the bank

cannot identify the money code in cooperation with the merchants. Real-time and non-real-time features determine the need for the bank's participation or non-participation in the payment. Among other properties of digital money, it is non-reusable, non-falsifiable, and non-multiplicative.

Digital currencies are currencies that are stored and transferred electronically and their basis is zero and one (Rajabi, 2017). Digital currency is defined as a monetary unit or medium of exchange, apart from physical intermediaries, based on the Internet, which has the same characteristics as physical money, but performs capital transfer transactions instantly and without borders between people (Rajabi, 2017). The idea of forming digital currencies stems from two big problems of "Third Party Trust" and "Double Spending". Digital currencies were created to solve different concerns. As an example, Ethereum introduced itself as a platform for developing various programs and implementing smart contracts, and Ripple, with an optimistic view of banks, focused on restructuring interbank communications and providing a high-speed and low-cost payment system. Today, many tokens are built on the platform of digital currencies that take advantage of the power of the main block chains to execute their transactions (Chiah et al., 2018).

Fin-Tech means financial technology, which refers to the use of new technologies to produce products and provide services in the financial industry, and it is composed of two words, "finance" meaning finance and "technology" meaning technology, which are related to any business and It refers to a business that uses technology to improve or automate financial services and processes. Fin-Tech is a growing industry that works by using different methods for the benefit of both consumers and businesses and has many applications; From mobile banking and insurance to digital currency and investment applications; which has developed and evolved very quickly and will

continue to expand in the future. One of the factors affecting the increasing growth of Fin-Tech is that many traditional banks support technology and invest in Fin-Tech startups, buy them or partner with them; because in this way they reach customers who have a digital and online mindset. On the other hand, it is easier to serve these customers and at the same time they can equip their industry with technology while this technology is related to the financial industry (Breidbach et al., 2020). Fin-Tech companies combine technologies such as artificial intelligence, block chain and data science with traditional financial areas to make them safer, faster and more efficient. Fin-Tech, which is growing at a rapid pace, includes companies that are innovating in almost every area of finance; from the payment and lending industry to credit scoring and stock trading (Mazambani and Mutambara, 2020). Technology has always been a part of the financial world to some extent, such as the introduction and production of credit and bank cards in the 1950s in the world, ATMs, electronic transactions, personal financial applications. The massive growth of Fin-Tech companies and markets on a global scale has led to an increase in the vulnerability of Fin-Tech infrastructure, and concerns about cyber security in the industry have also increased, making it a target for cybercriminal attacks. However, the advancement of technology has minimized the risks of attacks and threats in this area (Shah Mohammadi Kamachali and Mirkani, 1400). The ability to analyze and predict the market has a very high value in financial markets. Meanwhile, machine learning plays an important role in Fin-Tech and financial markets with billion dollar returns. The strength of this subset of artificial intelligence is its ability to process large amounts of data through algorithms designed to identify trends and risks in financial markets, allowing consumers, companies, banks, and other organizations to better understand investment and purchase risks. Have (Mehdi et al., 1400). Khosravani and Nazarizadeh (1400)

investigated the impact of future studies in analyzing and investigating the way of monitoring new solutions of Fin-Tech financial services and common digital currencies, and by providing a general framework of these technologies, they compared the monitoring methods common in other countries. They provided reviews and suggestions regarding Fin-Tech and digital currencies. Asaadi and Bignejad (2019) investigated the evolution of companies active in financial and credit markets based on platforms and smart economy based on financial innovations and Fin-Techs. The results indicated that in predicting the trend of the presence and share of large technological companies and Fin-Techs in the credit market, the important factors that determine the appropriate supply, demand drivers, financial stability and the availability of capital at a suitable price. Morianto et al. (2022) examined the prospects and challenges of Islamic Fin-Tech in Indonesia and proposed a comprehensive legal framework to encourage and accelerate the growth of the Islamic economy. The results showed that despite the fact that Indonesia is the country with the largest Muslim population in the world; the size of its Fin-Tech market is still smaller than Saudi Arabia, Iran, United Arab Emirates and Malaysia.

These conditions were due to various challenges in the Islamic Fin-Tech industry in Indonesia, including insufficient regulations, which include complex licensing procedures; Abusing Fin-Tech to finance terrorism; there was an indiscriminate occurrence of illegal Fin-Tech businesses and consumer disputes in the Fin-Tech sector. Arslan et al.'s research results (2021) showed that Fin-Tech services play an important role in reducing uncertainties surrounding business operations. Fin-Tech also offers growth opportunities for entrepreneurs and creates social value by providing transactional security, convenience and reducing physical theft of cash. At the same time, Fin-Tech contributes to social value by empowering

entrepreneurs and developing consumer skills.

After studying the sources related to the research, the authors came to the conclusion that there is a research gap regarding the identification and ranking of the factors affecting Fin-Techs of digital currencies, and the studies conducted mainly examine banking with the help of new technologies such as blockchain. had paid attention Therefore, the present research was conducted to answer the following questions:

1. What are the factors affecting Fin-Techs of digital currencies?
2. What is the prioritization of factors affecting Fin-Techs of digital currencies?
3. What are the appropriate solutions for company managers in order to make the right decisions in the field of digital currency Fin-Techs?

3. Methodology

Considering that the purpose of this research is to identify and rank the factors affecting Fin-Techs of digital currencies, the current research is in the field of applied research and considering that the field methods of interviews and questionnaires are used to collect data. used, based on the nature and method, it is a descriptive-survey and qualitative research, which will seek to discover the structure and pattern to identify and rank the factors affecting digital currency Fin-Techs with the foundation's data approach. The statistical population of the research includes 15experts and senior managers of the Fin-Tech Startups Association. The sampling method in the present study was purposeful sampling in the first stage, and after identifying 15key people related to the subject, a semi-structured interview was conducted, and information saturation was done in the sample of 15, and the sampling was finished. The methods of collecting information in this research are divided into two categories: library and field. Regarding the collection of information related to the literature of the

subject and the background of the research, library methods were used, and the field method was used to collect information to answer the research questions. In this research, a semi-structured interview tool was used to collect the research data to identify the factors affecting Fin-Techs of digital currencies.

Questions related to the factors affecting digital currency Fin-Techs have been asked in general from the samples and their opinions have been recorded and noted. Considering that the method of conducting the research is based on data theory, after implementation, the data were coded in three stages of open, central and selective coding, and finally, to analyze the results, the qualitative content interpretive analysis method was used in MAXQDA version 10 software format was used. The questions were divided into four groups: expectation of effort, expectation of performance, social and cultural influence, effects of trust, and then the answers were coded in several steps. Also, a paired comparison questionnaire was used to rank these factors, and these factors were prioritized using Expert Choice software and using the fuzzy hierarchy technique.

6. Findings

In order to obtain data that can answer the research questions resulting from exploratory interviews, in-depth and semi-structured interviews were conducted with experts and senior managers of the Fin-Tech startups association in the country. After continuous analysis and open, central and selective coding, the data were placed in 4 classes and 21primary codes. Table 1shows the demographic characteristics of the respondents in terms of gender, work experience and education.

Table 1- Demographic characteristics of the participants - Source: Researcher's findings

resume	education	Gender	Interviewee
CEO of a private company and experience in banking	PhD in strategic management	Man	First person p1
University faculty member, financial manager	P.H.D	Man	Second person p2
CEO of private company, consultant of Novin Arin payment company	P.H.D	Man	Third person p3
Bank technical assistant	PhD in Information Technology Management	Man	Fourth person p4
Vice President of Digital Banking of State Bank, Vice President of Plan and Program of State Bank	PhD in business management	Man	Fifth person p5
Member of the Board of Directors of the State Bank, Vice President of Information and Technology Affairs of the Bank	PhD in Information Technology Management	Man	6th person p6
CEO of Karnameh application, vice president of design and development of Farda communication company	Master of executive management	Man	7th person p7
Member of the Fin-Tech Council, author of a	Master of Media Management	Man	8th person p8

resume	education	Gender	Interviewee
book on electronic banking			
CEO of e-commerce Day, CEO of Faraboom	PhD in strategic management	Man	Ninth person p9
Managing Director of State Bank Holding, Member of the Management Board of Shoprak Company	PhD in information science and epistemology	Man	10th person p10
Director General of Personal Banking	Master's degree	Man	11th person p11
Technical Deputy of the State Bank	P.H.D	Man	12th person p12
Technical Deputy of the State Bank	P.H.D	Man	13th person p13
Vice President of Digital Banking of the State Bank	Master's degree	Man	14th person p14
Experience in banking	P.H.D	Man	15th person p15

In this research, firstly, using interviews and qualitative content analysis, factors affecting digital currency Fin-Techs were extracted. This part of the research is done in 5stages based on the theorizing process using the foundational data theory method.

First step: determining the subject area and questions/primary objectives

In the first stage, the subject area of the research and the primary and main research questions and objectives are stated. This research seeks to identify and prioritize the factors affecting Fin-Techs of digital currencies. The general subject area of research is in the field of Fin-Techs and digital currencies.

Second stage: collecting and recording data

Data collection in this stage of the research has been done using the semi-structured interview method. At this stage, the interviews with the participants have been audio recorded. The participants in this research are presented in Table .1

Third step: Code extraction

At this stage, using open coding, interviews have been reviewed and codes have been extracted. In the first step, the voices of the interviewees were recorded. The second step includes text transcription, which is a term in linguistics and is called the systematic presentation of language in written form. Simply put, the conducted interviews must be carefully entered into a program such as MaxQuda software (MaxQuda software was used in this research). The third step is the beginning of the coding stage. Each line of the text has been carefully studied and the semantic unit hidden in that sentence has been identified. For example, the code for the sentence "Ease of use is very important for success in crypto currency Fin-Techs" is "Ease of use". At this stage, each sentence is converted into a basic code. Finally, the stage of clustering of codes comes, where duplicate basic codes must be removed and redundant codes must be merged together. The remaining codes were carefully observed and the basic codes that have semantic kinship were placed in a cluster and a suitable name was used for each cluster according to the basic codes included in that cluster. In this way, the coding is finished.

Table2- Presents the codes extracted from the interviews- Source: Researcher's findings

Codes	Row	Codes	Row
perception	12	ease of use	1
Peer approval	13	Efficacy	2
to be precise	14	Simplicity	3
Privacy	15	accessibility	4

Codes	Row	Codes	Row
Lower risk	16	Service integrity	5
Reputation and credit	17	Speed	6
security	18	Insurance	7
Policy and policy	19	Promotional offer	8
Stability	20	Profit	9
Guarantee and realization	21	Reliability	10
		Experience	11

The fourth step: creating theory (integration of codes)

From the mentioned interview, 21codes were obtained, which were obtained by screening the codes, removing irrelevant codes and equating duplicate codes to the concepts and categories as described in Table 3.

Table 3- Extracted codes and concepts - Source: Researcher's findings

Abundance	Codes	concepts	The fourth step: creating theory (integration of codes)
6	ease of use	Expect to try	The fourth step: creating theory (integration of codes)
5	Efficacy		
7	Simplicity		
5	Service integrity		
7	Speed	performance expectation	
6	Insurance		
7	Promotional offer		
8	Profit		
6	Reliability		
7	Experience	Social and cultural influence	
8	perception		
9	Peer approval		
8	Privacy		
7	Lower risk	Effects of trust	
6	Reputation and credit		

| 7 | security | | |
| 8 | Policy and policy | | |

Fifth stage: theory report

At this stage, based on the classified codes, the final model is presented. Also, the criteria and sub-criteria of the research are named with a numerical index in the form of Table 4so that it can be easily tracked and studied during the research.

Table 4- Research criteria and sub-criteria - Source: Researcher's findings

symbol	Below the criteria	Main criteria	symbol
s1 1	ease of use	Expect to try	c1
s1 2	Efficacy		
s1 3	Simplicity		
s1 4	Service integrity		
s2 1	Speed	performance expectation	c2
s2 2	Insurance		
s2 3	Promotional offer		
s2 4	Profit		
s2 5	Reliability		
s3 1	Experience	Social and cultural influence	c3
s3 2	perception		
s3 3	Peer approval		
s3 4	Privacy		
s4 1	Lower risk	Effects of trust	c4
s4 2	Reputation and credit		
s4 3	security		
s4 4	Policy and policy		

Determining the priority of the criteria using the fuzzy AHP technique

In this stage, the fuzzy analysis hierarchy technique (AHP) has been used to determine the weight and ranking of the factors obtained from the previous stage Determining the priority of the main criteria based on the goal:
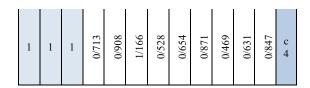
To perform the first network analysis, the main criteria based on the objective have been compared in pairs. Pair wise comparison is very simple and all the elements of each cluster should be compared pair by pair. So if there are n Elements in a cluster $\frac{n(n-1)}{2}$ a comparison will be made. Because there are 4 criteria, so the number of comparisons is equal to:

$$\frac{n(n-1)}{2} = \frac{4(4-1)}{2} = 6 \qquad (1)$$

Therefore, 6 pair wise comparisons have been made from the point of view of a group of experts. The opinion of the experts was quantified using a fuzzy scale. First, the opinion of the experts has been collected with a nine-hour spectrum. Then the opinion of the experts is fuzzy feed. The geometric mean method has been used to gather the opinions of experts in the fuzzy AHP method. According to the results of summarizing the views of the experts, the pair wise comparison matrix is presented in Table 5.

Table 5- Pair wise comparison matrix of the main criteria of the research - Source: Researcher's findings

c4			c3			c2			c1			
1/18	1/586	2/207	0/889	1/088	1/383	1/093	1/191	1/477	1	1	1	c1
1/147	1/528	1/892	1/153	1/983	2/207	1	1	1	0/677	0/839	0/915	c2
0/858	1/101	1/403	1	1	1	0/433	0/504	0/726	0/723	0/920	1/125	c3

1	1	1	0/713	0/908	1/166	0/528	0/654	0/871	0/469	0/631	0/847	c4

After the matrix of pair wise comparisons is formed, the fuzzy sum of each row is calculated. Therefore, the fuzzy expansion of the preferences of each of the main criteria will be as follows:

As an example of the fuzzy expansion of the C 1criterion, it can be seen:

Fuzzy line expansion 1

$(1, 1, 1) \oplus (1.093, 1.191, 1.477) \oplus ,1.383)$
$(0.889, 1.088 \oplus (1.180, 1.586, 2.134) = (4.162, 4.865, 5.993)$ (2)

Therefore, the fuzzy expansion of the preferences of each of the main criteria will be in the form of relations (3) to (6):

$$\sum_{j=1}^{4} M_{g_1}^j = (4.162, 4.865, 5.993)$$

$$\sum_{j=2}^{4} M_{g_2}^j = (4.378, 5.350, 6.015)$$

$$\sum_{j=3}^{4} M_{g_3}^j = (3.014, 3.525, 4.253)$$

$$\sum_{j=4}^{4} M_{g_4}^j = (2.710, 3.193, 3.885)$$

The sum of the elements of the preferences column of the main criteria will be in the form of equation (7):

$$\sum_{i=1}^{4} \sum_{j=1}^{4} M_g^j = (14.265, 16.933, 20.145) \quad (7)$$

To normalize the preferences of each criterion, the sum of values of that criterion must be divided by the sum of all preferences (elements of the column). Because the values are fuzzy, the fuzzy sum of each row is multiplied by the inverse of the sum. The inverse of the sum must be calculated (Relations 9to 11)

$$F_1^{-1} = (1/u_1, 1/m_1, 1/l_1) \quad (9)$$

$$\left(\sum_{i=1}^{n} \sum_{j=1}^{n} M_g^j\right)^{-1} = (0.050, 0.059, 0.070) \quad (10)$$

$$S_k = \sum_{i=1}^{n} M * \left(\sum_{i=1}^{n} \sum_{j=1}^{n} M_g^j\right)^{-1} \quad (11)$$

Each of the obtained values of the fuzzy and normalized weight are related to the main criteria. In the final step, the obtained values are de-fuzzy feed and crisp number calculations are done. The calculations performed to determine the priority of the main criteria are shown in Table 6.

Table 6- De-fuzzy fiction of the calculated normal weights of the main variables of the study- Source: Researcher's findings

Normal	De-fuzzy	X3max	X2max	X1max	Crisp
0/293	0/305	0/296	0/300	0/305	Expect to try
0/306	0/318	0/317	0/318	0/318	performance expectation
0/210	0/219	0/213	0/216	0/219	Social and cultural influence
0/191	0/198	0/194	0/196	0/198	Effects of trust

Based on the special vector obtained:

Performance expectation with a normal weight of 0.306has the highest priority.

The expectation of trying with a normal weight of 0.293is the second priority.

Social and cultural influence with a normal weight of 0.210is in the third priority.

The inconsistency rate of the comparisons made was found to be 0.020, which is smaller than 0.1, and therefore the comparisons made can be trusted. In the second step of the AHP technique, the sub-criteria related to each criterion are compared and prioritized in pairs. In this step, pair wise comparisons have been made in 4steps (number of criteria). In each step, sub-criteria related to each main criterion have been compared in pairs.

Final priority of sub-criteria with fuzzy AHP technique:

In this step, the final priority of the indicators is calculated. The results of the comparison of research sub-criteria and their weights form the W 2matrix. To determine the final priority of the indicators with the AHP technique, it is enough to multiply the weight of the indicators based on each criterion (W2) by the weight of the main criteria (W1). By having the weight of each of the main criteria (W1) and sub-criteria (W2), the weight of each index is calculated. The results of the calculation and the weights of the indicators are shown in Table 7.

Therefore, according to the calculations, the final weight of each sub-criteria of the model has been calculated with the fuzzy AHP technique. Accordingly, the sub-criterion of "ease of use" with a final weight of 0.0884 is placed in the first priority, the sub-criterion of "promotional offer" with a final weight of 0.0849is placed in the second priority, and "simplicity" with a weight of 0.0830is placed in the third priority.

Table 7- Determining the final priority of the sub-criteria - Source: Researcher's findings

final rank	final weight of sub-criteria	Initial weight of sub-criteria	Sub-criteria	Weight criteria	Main criteria
1	0/0884	0/302	ease of use	0/293	Expect to try
4	0/0821	0/280	Efficacy		
3	0/0830	0/283	Simplicity		
15	0/0394	0/135	Service integrity		
8	0/0581	0/190	Speed	0/306	performance expectation
5	0/0726	0/237	Insurance		
2	0/0849	0/277	Promotional offer		
12	0/0479	0/157	Profit		
14	0/0425	0/139	Reliability		
11	0/0494	0/235	Experience	0/210	Social and cultural influence
13	0/0472	0/224	perception		
7	0/0615	0/293	Peer approval		
9	0/0520	0/248	Privacy		
16	0/0385	0/202	Lower risk	0/191	Effects of trust
17	0/0350	0/183	Reputation and credit		
6	0/0680	0/356	security		
10	0/0494	0/259	Policy and policy		

7. Discussion

Based on the results of the research and review of the subject literature as well as experts, it was determined: the most important factors affecting Fin-Techs of digital currencies are: expectation of effort including sub-criteria (ease of use, self-efficacy, simplicity and integrity of services); Performance expectation including sub-criteria (speed, insurance, promotional offer, profit and reliability); Social and cultural impact including sub-criteria (experience, perception, peer approval and privacy); The effects of trust include sub-criteria (lower risk, reputation and credibility, security and policy.(

Based on the results of the research and index ranking with the fuzzy AHP technique, it was determined that the performance expectation with a normal weight of 0.306has the highest priority. Expectation of effort with a normal weight of 0.293is in the second priority and social and cultural influence is in the third priority with a normal weight of 0.210. Also, in the final prioritization of the research indicators, it was determined that the sub-criterion of "ease of use" with a final weight of 0.0884is in the first priority, the sub-criterion of "advertisement proposal" with a final weight of 0.0849is in the second priority, and "simplicity" is in the third priority with a weight of .0.0830

Based on the results, the performance expectation is the most important. At the same time that beautiful design and appearance can give a good feeling to the

audience, enjoyment and easy use are necessary to have a high-quality service and system, especially for people who are less able to use technologies. In today's era, Fin-Tech financial services are growing day by day, and on the other hand, users are interested in using platforms and services that they can enjoy and work with easily. Also, the findings of the research showed that the ease of use and convenience in use contribute to the quality of the application. Therefore, it is suggested that Fin-Tech companies design their service provider platforms in such a way that customers can easily receive the services.

The results of this research are in line with the researches of Khosravani and Nazarizadeh (1400), Asadullah et al. (2018), Ohadi and Naseri (2017), (Nabila et al., 2020) and show the important effects of the factors of effort expectation, performance expectation, It has social and cultural impact and the effects of trust in the factors affecting Fin-Techs of digital currencies.

Also, based on the results of this research, the following practical suggestions can be presented:

Due to the large amount of data and information currently and also the nature of Fin-Techs that will contain a lot of information and data, the way of providing information and the quality of information that is provided to the user and customer is very important. For example, in presenting financial statements, presenting it in an understandable way, for example in the form of a diagram or figure, and presenting only useful information, not all information, will help a lot. Mainly, financial service customers expect Fin-Techs to be able to see complete reports of their activities in a transparent and clear manner, improving this dimension of Fin-Tech service quality will help them to have satisfied and loyal customers. Therefore, it is suggested that Fin-Tech companies provide a suitable

reporting and information system for their financial services.

In today's era, when fast, correct and flawless performance is important and a priority for everyone, Fin-Techs can create a competitive advantage by improving their performance in various areas and create more loyal customers for themselves. Therefore, it is suggested that Fin-Tech companies try to correct their performance defects by regularly reviewing their performance.

With regard to Fin-Tech services, the quality of support services can be considered the most important feature of Fin-Tech services, because mainly because of technology, customers do not have direct contact with the company, and the feelings and behavior of customers cannot be easily recognized, and therefore the type of customer behavior is determined. will also be more difficult; Therefore, quick response and the possibility of facilitating communication will be of great help to the company. Fin-Techs and mainly other services that are based on technology, the possibility of service failure will be more because various internal and external factors affect the relationship between the customer and the company; Therefore, immediate and correct recovery of services and compensation for damage and failure is essential for Fin-Techs. But another important point that is considered in this type of quality is the accessibility of customers to services and support. Fin-Techs must provide conditions that allow customers to access services and support at any time and place.

8. References

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