

Systematic review

Trust in FinTech: A Systematic Literature Review of Key Determinants and Policy Lessons for Digital Finance in Vietnam

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Abstract

Trust has become a foundational construct in the FinTech ecosystem, where digitalization, data-intensive infrastructures, and algorithmic decision-making elevate users' vulnerability to security, privacy, and systemic risks. This study conducts a systematic literature review of empirical studies published between 2010 and 2025 to clarify how trust is conceptualized in FinTech, identify its key determinants, and examine its role in shaping adoption and continuance behaviors. The review demonstrates that trust in FinTech differs fundamentally from trust in traditional financial services, shifting toward technology and system-based forms of trust embedded in digital architectures. By synthesizing cross-country evidence, the study provides an integrated understanding of how technological, institutional, and socio-psychological factors jointly shape trust formation. Drawing on these insights, the paper proposes policy implications for Vietnam's rapidly developing yet institutionally constrained FinTech landscape, emphasizing the need to strengthen regulatory safeguards, enhance data governance, and promote user-centric digital finance practices. The review also outlines future research directions to deepen the understanding of trust dynamics in emerging digital financial environments.

Keywords: FinTech; trust; digital finance; ecosystem; Vietnam

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1. Introduction

The rapid expansion of Financial Technology (FinTech) has not only triggered a profound paradigm shift in the financial services industry but has also played a pivotal role in reshaping how financial services are delivered and consumed (Pandey et al., 2024). Rather than representing a temporary trend, FinTech constitutes a fast-evolving domain that continuously integrates traditional banking services with advanced digital technologies across production, delivery, and the decentralization of services (Devlin et al., 2015). At its core, FinTech is characterized by the provision of fully digitalized financial services, underpinned by the extensive use and analysis of customers' secure data (Roh et al., 2024). This centrality of data has made FinTech an indispensable component of the modern financial system.

However, the "reverse side" of this convenience is an intense dependence on data. With the emergence of open finance and decentralized services, associated risks have increased substantially, most notably concerns

related to data security and systemic vulnerabilities (Thakor & Merton, 2018). Consequently, customer trust in providers, systems, operational processes, and governance models becomes a critical determinant of the effective functioning of the FinTech ecosystem. In contexts where regulatory and policy frameworks remain incomplete, this reliance on trust becomes even more pronounced, especially given the sector's recurring scandals and widespread reports of financial losses incurred by both customers and institutions.

Historically, trust-shattering events such as the 2008 Global Financial Crisis, the Wells Fargo scandal in 2016, and the collapse of Silicon Valley Bank in 2023 have demonstrated that erosion of trust can provoke major shifts in financial behavior and inflict severe economic damage. These episodes underscore the necessity of maintaining and strengthening trust within the financial system, particularly in FinTech services, to ensure long-term stability and sustainable growth.

In Vietnam, digital payment adoption is surging. In 2024, the total value of non-cash payment transactions reached VND 295.2 quadrillion, equivalent to roughly 26 times Vietnam's GDP (State Bank of Vietnam, 2024). During the first half of 2024 alone, non-cash transactions totaled 7.83 billion, increasing by 58.23% in volume and 35.01% in value year-on-year. Notably, mobile-based payments grew by 59.30% in volume and 38.53% in value (State Bank of Vietnam, 2024). Such robust growth in Vietnam's FinTech market highlights the central role of trust in maintaining system stability and fostering sustainable industry development.

Nevertheless, despite an extensive international literature on FinTech and trust, there remains a shortage of comprehensive, cross-country syntheses and limited actionable insights tailored to Vietnam. This gap restricts the effective adaptation of global models and policy approaches to Vietnam's rapidly digitalizing financial landscape, where challenges related to data security and consumer trust remain pressing.

To deepen understanding of the trust construct within FinTech and to derive lessons applicable to Vietnam, we conduct a systematic synthesis of the relevant research literature. Specifically, this review seeks to address the following research questions: RQ1: What are the prevailing definitions of trust in FinTech, and how do they differ from trust in traditional financial services? RQ2: How can the determinants of trust in FinTech be classified? RQ3: What factors influence consumer trust in FinTech adoption, including technological infrastructure and data-protection policies? RQ4: What policy recommendations can strengthen trust in Vietnam's FinTech ecosystem, drawing on international models while adapting to the local context?

2. Methodology

This study adopts a systematic literature review (SLR) approach. Okoli (2015) defined SLR as a "systematic, explicit, and comprehensive method for identifying, evaluating, and synthesizing previous studies published by scholars and researchers." Unlike traditional reviews, the SLR methodology encourages scholars to expand their search beyond familiar domains and networks through the use of extensive search methods, predefined search strings, and rigorous inclusion and exclusion criteria (Shaffril et al., 2020). Reviewing existing literature helps identify potential research gaps that need to be explored; indeed, by summarizing, analyzing, and synthesizing literature on a specific domain, scholars can rigorously test hypotheses and foster new theoretical developments (Xiao & Watson, 2017). Consequently, this study leverages the SLR method to objectively and structurally synthesize the determinants of trust in FinTech, while clearly identifying the trends and existing research gaps. The research framework is grounded in the protocol established by Tranfield et al. (2003), the specific steps of which are outlined in Table 1.

3. Results

3.1. Descriptive Findings

3.1.1. Data Sources

Defining the scope and characteristics of the research context plays a crucial role in ensuring the comprehensiveness and reliability of the dataset used in this review. The studies examined were primarily collected from reputable academic databases. In addition, supplementary materials were identified through cross-referencing and backward-forward citation tracing of reference lists in prior studies and publications that cited those works, thereby expanding and refining the dataset.

During the initial stage of the search process, key terms employed included “trust,” “FinTech adoption,” “digital banking,” “mobile payment,” “financial technology,” “P2P lending,” and “blockchain finance.” To broaden the search boundary, additional terms such as “financial inclusion,” “behavioral finance,” “digital trust,” “open banking,” “BNPL,” and “consumer perception” were also incorporated. This extended search strategy enabled the identification of studies examining the formation and diffusion of trust across various FinTech ecosystems, from digital banking platforms to decentralized financial services.

Table 1. Steps of systematic literature review.

Phase	Description
Database Identification	<p>Relevant studies were systematically collected from major academic databases, including Scopus, IEEE Xplore, and Web of Science.</p> <p>Keywords related to “trust” and “fintech” were combined using Boolean operators to form the search strings presented below:</p> <p>(“trust” OR “consumer trust” OR “user trust” OR “perceived trust” OR “trustworthiness”) AND (“fintech” OR “financial technology” OR “digital banking” OR “mobile payment” OR “mobile wallet” OR “digital wallet” OR “mobile banking” OR “peer-to-peer lending” OR “P2P lending” OR “crowdfunding” OR “robo-advisor” OR “neobank” OR “open banking” OR “blockchain” OR “cryptocurrency”)</p> <p>All retrieved citations were exported to Zotero for bibliographic management. Duplicate records across databases were identified and removed prior to the screening process.</p>
Selection & Evaluation	<p>Screening Process: A two-stage filtering process was executed:</p> <p>(1) Screening of titles, abstracts, and keywords to exclude irrelevant studies.</p> <p>(2) Full-text review to select articles meeting the study’s objectives and eligibility criteria.</p> <p>Inclusion Criteria: Criteria were established to ensure comprehensiveness and consistency:</p> <ol style="list-style-type: none"> (1) Published between 2010 and 2025, capturing the proliferation and rapid evolution of financial technologies (e.g., e-payments, blockchain, AI-driven financial services). (2) Studies in English and Vietnamese were included to ensure accurate analysis and access to both international and domestic academic insights. (3) Empirical studies (quantitative, qualitative, or mixed-methods) were prioritized to ensure analysis is grounded in evidence-based data rather than purely conceptual frameworks. (4) Trust must be examined as a determinant of user behavioral intention (including adoption, usage, continuance intention, and long-term loyalty). <p>The screening process was conducted independently by the research team members to ensure objectivity and reliability. Any discrepancies in assessment were resolved through discussion and consensus before proceeding to the next phase.</p>
Data Analysis	<p>This process aimed to clarify the approaches of previous studies in conceptualizing and measuring trust in the Fintech context, and to identify the determinants and consequences of trust on users’ responses to fintech services. Data from the studies were extracted in a standardized form, including key information such as authors, year of publication, country, research design, theoretical framework, models, definitions and measures of trust, and key findings.</p> <p>The research team independently extracted the data and cross-checked the results to ensure accuracy. The data were then inductively coded to identify recurring patterns and concepts related to trust in Fintech. The codes were grouped into broader categories, which were then used to develop analytical themes.</p>
Discussion & Synthesis	<p>This process involved synthesizing and interpreting the analytical results. The findings were compared and contrasted to identify common trends, similarities and differences between studies, as well as clarify the existing theoretical and practical gaps. The synthesized results are the basis for proposing further research directions and proposing recommendations for solutions to enhance the trust of fintech users.</p>

Source: Authors’ own.

3.1.2. Selection and Evaluation

The process of selecting and evaluating studies was conducted using a SLR approach to ensure objectivity, transparency, and reproducibility of the findings (Okoli, 2015). The full procedure was implemented across three main stages: initial screening, full-text assessment, and final selection. A summary of the selection process is presented in Table 2.

Table 2. Selection process.

Period	Criteria	Number of studies
Initial collection	Searching for literature from academic databases and grey sources	91
Duplicate removal	Eliminating duplicates across Scopus, Web of Science, and ScienceDirect	15
After Title–Abstract screening	Assessing relevance to the construct of trust in FinTech	76
Excluded at first round	Irrelevant / non-empirical / outside the scope	48
Full-text review	Detailed evaluation of methodology and trust-related measurements	36
Excluded after full-text assessment	Lacking measurement of trust or containing only theoretical discussion	10
Final included studies	Studies meeting the final selection criteria	26

Source: Authors' own.

Table 3. Final selected literature.

Data Source/Publisher	Document Codes	Number of studies
Elsevier (EL)	EL01, EL02, EL03, EL04, EL05, EL06, EL07, EL08, EL09, EL10, EL11	11
MDPI (MD) (Multidisciplinary Digital Publishing Institute)	MD01, MD02, MD03, MD04, MD05	5
Emerald Insight (EM)	EM01, EM02, EM03, EM04	4
Springer/Springer Nature (SP)	SP01, SP02	2
Taylor & Francis (TF)	TF01	1
Other sources (WX) (Wiley, SAGE, Grey Literature)	WX01, WX02, WX03	3

Source: Authors' own.

3.1.3. Data Analysis

3.1.3.1. By Database Source

The selected studies originate from several reputable international academic databases, including Elsevier, MDPI, SpringerLink, Taylor & Francis, and Emerald Insight. Among these, Elsevier accounts for the largest share (30%), followed by MDPI (18%), Emerald Insight (15%), Taylor & Francis (11%), SpringerLink (11%), and grey literature or conference proceedings (15%). This relatively balanced distribution reflects the breadth and diversity of the dataset, thereby enhancing the comprehensiveness, neutrality, and reliability of the synthesis process.

Table 4. Distribution of studies by database source.

Data source	Number of studies	Proportion (%)
Elsevier	8	30
MDPI	5	18
Emerald Insight	4	15
Taylor & Francis	3	11
SpringerLink	3	11
Others	3	15
Total	26	100%

Source: Authors' own.

3.1.3.2. By Time Period

A temporal analysis reveals a significant increase in the number of studies on trust in FinTech from 2022 to 2025, reflecting the wave of digital transformation and the expansion of open banking following the COVID-19 pandemic.

Specifically, in 2022, there were six studies (23.1%), primarily examining traditional user-behavior topics such as peer-to-peer lending and mobile payments. In 2023, the number remained stable at six studies (23.1%), with a notable shift toward system trust and data-security concerns. The year 2024 recorded four studies (15.4%), many of which adopted mixed-methods designs and leveraged large datasets, particularly from MDPI

and Emerald. By 2025 (as of October), seven studies (26.9%) were identified, focusing largely on natural language data, user sentiment analysis on digital banking platforms, and emerging phenomena such as “trust shocks.”

Table 5. Distribution of studies by time period.

Year	Number of studies	Proportion (%)	Representative themes
2019	1	3.80%	Initial trust in robo-advisors; application of Trust Transfer Theory
2020	1	3.80%	Drivers of trust (experience, social influence) in FinTech/Blockchain adoption; extended TAM models
2021	1	3.80%	Barriers and enablers of trust in Islamic FinTech; confirming trust as a strong behavioural predictor
2022	6	23.10%	Trust as a risk buffer; focus on open banking, P2P payments; multi-dimensional trust (AI/InsurTech)
2023	6	23.10%	Data security and governance; privacy concerns as major barriers; emergence of Corporate Digital Responsibility (CDR)
2024	4	15.40%	SLR on trust and security in banking; service quality and security as key antecedents
2025	7	26.90%	Future trends: robo-advisors (FRA), neobanks (sentiment analysis); studies on “trust shocks” and FinTech adoption
Total	26	100.00%	

Source: Authors' own.

3.1.3.3. By Research Method

The methodological approaches employed across the 26 selected studies demonstrate considerable diversity, reflecting three complementary perspectives: quantitative, qualitative, and mixed-methods. Quantitative studies account for the majority, comprising 70% (19 studies), and primarily adopt PLS-SEM or CB-SEM to examine relationships among trust, perceived risk, and FinTech usage or continuance intention. Qualitative studies represent 15% (4 studies), focusing on in-depth interviews and content analysis in contexts such as open banking and system trust. Mixed-methods studies make up 15% (4 studies), combining user surveys with large-scale data analytics or sentiment mining, exemplified by studies such as Palos-Sánchez et al. (2025).

Table 6. Classification of studies by research method.

Research method	Number of studies	Proportion (%)	Representative Analytical Tools
Quantitative	18	69.20%	Predominantly SEM/PLS-SEM models using tools such as SmartPLS (version 3/4) and AMOS. Emphasis on testing causal relationships among latent constructs. Typically large survey samples (300-800+). Extensive reliability and validity assessments applied (AVE, CR, HTMT, VIF). Includes regression analyses on large-scale datasets (e.g., 7.2 million P2P lending listings).
Qualitative	5	19.20%	SLR and text-based big data analyses. Includes Thematic Analysis of published studies, as well as Text Mining, Sentiment Analysis, and Topic Modeling (LDA) applied to large volumes of consumer reviews (e.g., 56,580 Neobank reviews).
Mixed methods	3	11.50%	Combines structural modeling with additional data sources: (1) In-depth interviews for scale development/refinement; (2) Expert validation and necessary condition analysis (NCA); (3) Multi-level big data analysis (HLM) and machine-learning algorithms (XGBoost) to identify predictive factors.
Total	26	100.00%	

Source: Authors' own.

In summary, the diversity of data sources, publication timelines, and methodological approaches indicates that research on trust in FinTech is evolving towards a more interdisciplinary and evidence-based direction, mirroring the convergence of technology, user behavior, and financial institutions in the post-COVID-19 era and the broader global digitalization process. This process is illustrated in greater detail in Figure 1. The flowchart below depicts the entire sequence of steps—from the initial collection of documents to the screening and final selection of studies.

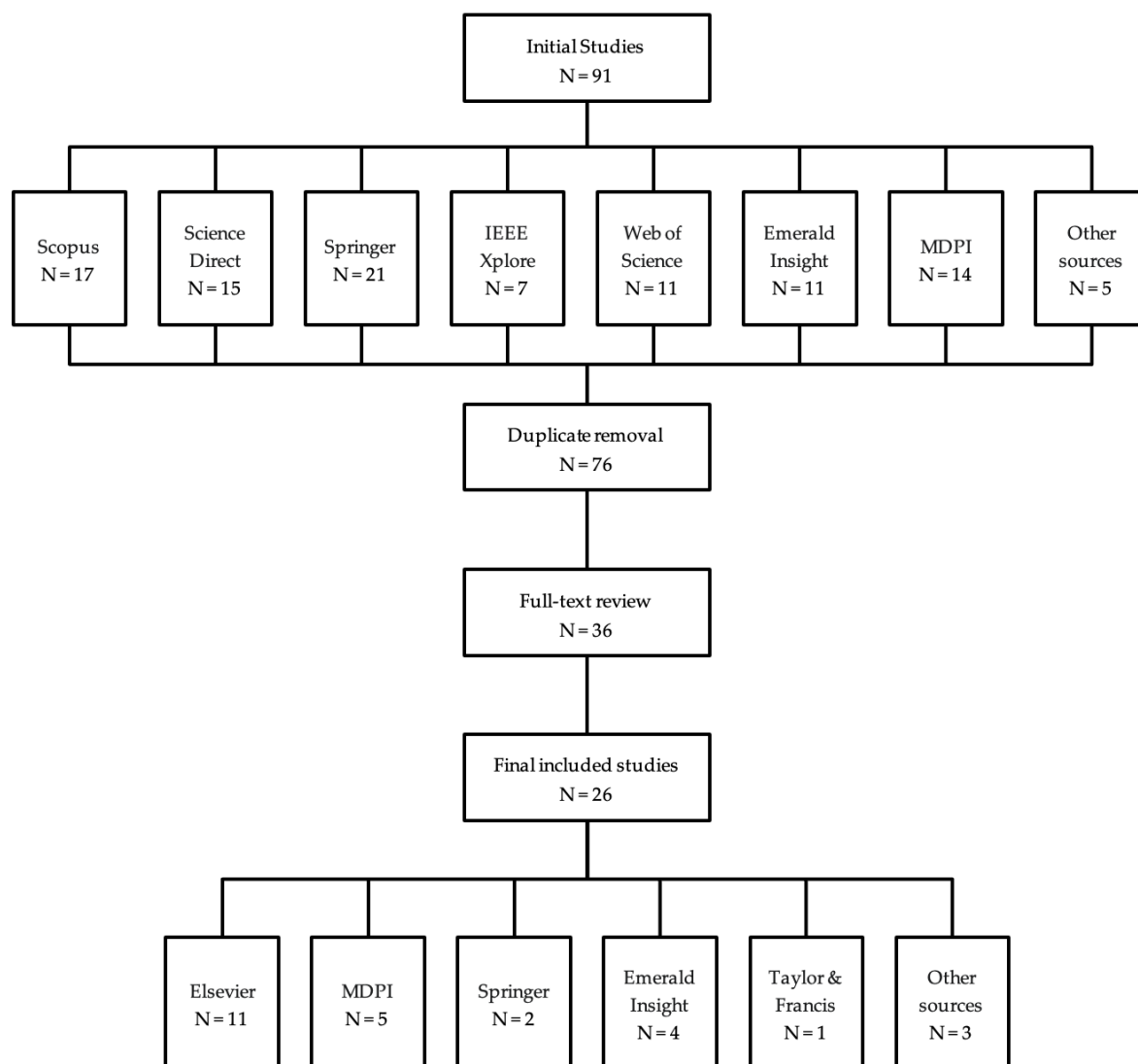


Figure 1. Screening process.

Source: Authors' own.

3.2. Findings for RQ1: Definitions of Trust in FinTech

Across the reviewed studies, trust is consistently conceptualized as a willingness to accept vulnerability under conditions of risk and uncertainty, but the locus of that vulnerability shifts in meaningful ways in the FinTech context. Drawing on classic perspectives, several papers define trust as a readiness “to be vulnerable to the actions of others because we believe they have good intentions and will treat us accordingly” (Aldboush & Ferdous, 2023; Cheng et al., 2019). This is closely aligned with traditional interpersonal and institutional trust in financial services, where customers rely on the competence, integrity, and benevolence of banks and financial professionals.

However, a large subset of FinTech studies reframes trust as digital or technology-based trust. In blockchain and cryptocurrency adoption, trust is described as the level of comfort, confidence, and security consumers experience when using the technology (Albayati, 2020). Similarly, trust in decentralized FinTech platforms is defined as users’ belief in the dependability, safety, and effectiveness of technology infrastructures secured by blockchain protocols and smart contracts (Hassan et al., 2025). These definitions shift the focus from human agents to technical systems as the primary trustee.

Some authors make this move explicit by introducing the concept of digital trust, understood as users’ trust in “digital institutions, companies, technologies, and processes to create a safe digital world by safeguarding users’ data privacy” (Aldboush & Ferdous, 2023). In these accounts, trust is not only relational but also systemic, embedding expectations about encryption, data governance, and algorithmic processes. Studies on robo-advisors and AI-enabled financial services further nuance this by distinguishing between trust propensity (as

a stable individual trait) and AI trustworthiness, which captures qualities of the automated decision system itself (Bashir et al., 2025; Zarifis & Cheng, 2022).

FinTech research also disaggregates trust into multiple types. Technology trust refers to confidence in the functionality, reliability, and usefulness of IT artefacts (Amnas et al., 2023; Cheng et al., 2019; Xia et al., 2022). Institutional trust captures beliefs that formal structures, regulations, and guarantees will protect users' interests (Cheng et al., 2019; Jafri et al., 2024; Xia et al., 2022). Interpersonal trust, although less central, concerns trust between individuals or peers and is linked to social influence and risk perception (Xia et al., 2022; Zarifis & Cheng, 2022). Several studies also distinguish initial trust, formed in the absence of prior experience and particularly salient in novel services such as open banking and robo-advisors (Bashir et al., 2025; Chan et al., 2022; Cheng et al., 2019), from continuance trust, which underpins ongoing usage and co-creation behaviors (Campanella et al., 2023; Gupta et al., 2023; Savitha et al., 2022; Xia et al., 2022).

Compared with trust in traditional financial services, trust in FinTech is characterized by different referents and new vulnerabilities. In conventional banking, trust largely targets institutions and frontline employees, supported by physical branches, personal interaction, and long-standing regulatory regimes (Jafri et al., 2024). By contrast, in FinTech environments, especially decentralized settings, trust often no longer relies on traditional intermediaries; instead, users are asked to trust the code, cryptographic mechanisms, and platform governance directly (Hassan et al., 2025; Kaniadakis & Foster, 2024). The absence of face-to-face contact, heightened anonymity, and the extensive use of AI and automation introduce additional concerns about data security, privacy, and algorithmic opacity (Aldboush & Ferdous, 2023; Zarifis & Cheng, 2022).

Several studies explicitly highlight that FinTech trust must cope with heightened cyber-risk and information asymmetry: digital payment and online banking services are described as inherently vulnerable due to their virtuality and spatio-temporal separation between parties, making them attractive targets for cyberattacks and misuse of personal data (Gupta et al., 2023; Zhang et al., 2023). In some decentralized ecosystems, responsibility for asset protection is shifted from the institution to the user, intensifying the salience of technological and institutional safeguards (Hassan et al., 2025). Together, these findings suggest that while FinTech trust preserves the core logic of vulnerability and positive expectations, it is qualitatively re-oriented towards technology and data governance, and thus cannot be fully equated with trust in traditional financial services.

3.3. Findings for RQ2: Determinants of Trust

The reviewed literature identifies a wide range of antecedents of trust in FinTech, which can be grouped into four broad categories: (1) technology and system quality; (2) risk-benefit perceptions; (3) organizational and institutional conditions; and (4) individual, social, and AI-related factors. Across these categories, there is strong convergence that trust is multi-determined, but with notable contextual nuances and some contradictory effects.

First, technology and system quality variables form a foundational cluster. Perceived security and data security emerge as robust positive drivers of trust, particularly where platforms handle sensitive financial information (Aldboush & Ferdous, 2023; Gupta et al., 2023; Roh et al., 2024; Hassan et al., 2025; Zhang et al., 2023). System quality and service quality also show consistent positive associations with trust: reliable performance, availability, and responsive service increase users' confidence in FinTech providers (Amnas et al., 2023; Cheng et al., 2019; Roh et al., 2024). Information quality, accuracy, completeness, and relevance of information, especially in recommendation systems like robo-advisors, further reinforces trust by signaling competence and professionalism (Cheng et al., 2019; Roh et al., 2024; Başar et al., 2025).

Second, risk-benefit perceptions exert important but asymmetric effects. Perceived risk, including financial, legal, operational, and privacy risks, generally undermines trust (Ali et al., 2021; Amnas et al., 2023; Appiah & Agblewornu, 2025; Jafri et al., 2024). Privacy concerns, in particular, emerge as a powerful inhibitor: concerns about misuse or leakage of personal data substantially weaken trust (Appiah & Agblewornu, 2025; Gupta et al., 2023; Roh et al., 2024). Conversely, perceived benefits, such as convenience, economic gains, and smooth transaction experiences, support trust formation, although their effects tend to be weaker than those of risk perceptions (Ali et al., 2021; Zhao et al., 2024). Some studies refine the risk concept into perceived severity and susceptibility, suggesting that both the perceived magnitude and likelihood of negative outcomes matter for trust, especially in mobile and online payment contexts (Appiah & Agblewornu, 2025).

Third, organizational and institutional determinants are repeatedly highlighted. Perceived reputation and firm reputation have strong positive effects on trust, as they encapsulate accumulated experiences and social signals regarding the provider's reliability and integrity (Amnas et al., 2023; Cheng et al., 2019; Chan et al., 2022; Zhao et al., 2024). Perceived regulatory support and structural assurance, laws, regulations, guarantees, and third-party certifications, also enhance trust by offering external safeguards and monitoring mechanisms (Albayati, 2020; Amnas et al., 2023; Cheng et al., 2019; Jafri et al., 2024; Zhao et al., 2024). Additional organizational attributes such as service commitment and green image have more mixed results: service commitment sometimes appears as a taken-for-granted baseline rather than a positive differentiator (Cheng et al., 2019), whereas sustainability-related signals can strengthen trust in digitally enabled banking services (Campanella et al., 2023).

Finally, individual, social, and AI-related factors play a central role in shaping trust. Trust propensity, understood as a general psychological disposition to trust others, consistently emerges as a strong determinant of perceived trust, particularly in models of initial trust formation (Bashir et al., 2025; Chan et al., 2022; Zarifis & Cheng, 2022; Zhao et al., 2024). Social influence and referral dynamics are more complex: in some studies, peer opinions and positive electronic word-of-mouth enhance trust (Albayati, 2020; Bashir et al., 2025; Zarifis & Cheng, 2022), while in others, certain forms of referral or perceived site quality unexpectedly show negative effects, suggesting that social cues can also trigger skepticism or perceptions of opportunism (Zhao et al., 2024).

Technology-specific perceptions such as performance expectancy, facilitating conditions, hedonic motivations, and price value positively contribute to initial trust in AI-based services, reflecting users' evaluations of functional and experiential benefits (Bashir et al., 2025). Attitudes towards AI and the presence of supervisory control mechanisms, users' ability to adjust or override system recommendations, are particularly salient in robo-advisor contexts, where they significantly reinforce trust in the underlying technologies (Cheng et al., 2019). Individual characteristics such as experience and financial literacy also matter: greater experience generally increases trust in new IT systems (Albayati, 2020), whereas higher financial literacy can be associated with lower initial trust, as more knowledgeable users scrutinize risks more critically (Chan et al., 2022). In some settings, distrust in incumbent banks functions as a contextual antecedent that indirectly shifts trust towards FinTech alternatives, for example in P2P lending (Saiedi et al., 2022; Yang, 2025).

Taken together, these findings show that trust in FinTech is not driven by a single factor but emerges from the interaction of technical capabilities, institutional safeguards, perceived risks and benefits, and user-level dispositions and experiences. Importantly, the weight of each antecedent appears to be context dependent, varying across technologies (e.g., DeFi vs. mobile payment), regulatory environments, and user segments.

3.4. Findings for RQ3: Trust Mechanisms in Adoption

With respect to RQ3, the literature converges on the view that trust functions as a central psychological mechanism that links perceptions of technology, risk, and institutional context to both initial adoption and continuance of FinTech services. Across the reviewed studies, trust appears in multiple structural roles: as a direct predictor of intention and behavior, as a mediator between antecedents and adoption outcomes, and, in some cases, as a moderator of risk effects or as the final outcome of multi-step trust-transfer processes.

As a direct predictor, trust is consistently found to have a strong positive impact on behavioral intention and, where measured, on actual or continuance usage. In Islamic FinTech, trust is the most powerful predictor of intention to adopt, overshadowing perceived benefits (Ali et al., 2021). In general, FinTech services and digital payment systems, trust predicts both behavioral intention and actual use (Amnas et al., 2023; Alamoudi, 2025; Zhao et al., 2024). In robo-advisor settings, initial trust exerts an exceptionally large effect on intention to use, underlining how critical trust is when financial decisions are delegated to AI-based systems (Bashir et al., 2025). Similar patterns are observed in continuance contexts: trust predicts satisfaction and intention to continue using neobanks and P2P payment applications, and also supports co-creation behaviors (Campanella et al., 2023; Savitha et al., 2022).

Beyond direct effects, many models position trust as a mediator that mitigates risk and translates quality into adoption. In risk-focused models, trust mediates the relationship between various risk dimensions (legal, operational, financial, privacy) and adoption intentions, effectively buffering the negative impact of perceived risk (Appiah & Agblewornu, 2025; Hassan et al., 2025). When users perceive adequate regulatory support, structural assurance, and high service and system quality, these perceptions increase trust, which then leads to more favorable attitudes and higher intentions to adopt FinTech services (Amnas et al., 2023; Roh et al., 2024;

Jafri et al., 2024). In some cases, quality constructs have limited or no direct effect on attitudes or intention, but exert substantial indirect effects through trust, underscoring trust's role as a central transmission mechanism (Roh et al., 2024).

Trust also figures prominently in multi-step causal chains and trust-transfer mechanisms. In open banking, initial trust does not directly predict usage intention; instead, it reduces perceived risk and improves expectations about performance and effort, which in turn influence intention (Chan et al., 2022). This indicates a layered process in which trust first reshapes key cognitive evaluations before behavior is affected. In robo-advisor models, trust in vendor and trust in technologies jointly shape trust in the robo-advisor service; this higher-order trust then drives adoption intentions (Cheng et al., 2019). Such findings support the idea of fractal or hierarchical trust, in which different trust referents (institution, technology, provider) interact to produce overall trust in the FinTech service (Xia et al., 2022; Zarifis & Cheng, 2022).

In several studies, trust additionally acts as a moderator. For digital payment systems, higher trust weakens the negative relationship between perceived risk and behavioral intention, effectively acting as a risk buffer (Alamoudi, 2025; Jafri et al., 2024). In the context of COVID-19, the effect of trust on intention to use FinTech is amplified when users perceive greater pandemic-related constraints, suggesting that external shocks can alter the strength of trust-intention linkages (Gupta et al., 2023). Age and other demographic factors can also moderate the pathways through which trust is formed and exerts its influence; for example, the impact of trust propensity on initial trust appears weaker among older users (Bashir et al., 2025).

Finally, the specific mechanisms and relative importance of trust vary by FinTech type. For robo-advisors and AI-intensive services, initial trust and trust transfer from vendor and technology components are critical, reflecting users' concerns about algorithmic opacity and automated decision-making (Bashir et al., 2025; Cheng et al., 2019; Zarifis & Cheng, 2022). In mobile payment and P2P payment contexts, security- and privacy-driven trust plays a dominant mediating role between perceived security and adoption or continuance intentions (Chawla et al., 2023; Savitha et al., 2022; Zhang et al., 2023). In open banking, structural assurance and the reputation of incumbent institutions govern initial trust, which then shapes risk perceptions and performance expectations (Chan et al., 2022). In decentralized finance, trust mechanisms are reconfigured once more: trust in technology mediates the relationship between risk tolerance and intention, and adoption hinges less on interpersonal or institutional trust than on confidence in code-based guarantees (Hassan et al., 2025; Kaniadakis & Foster, 2024).

Overall, the literature portrays trust as a multi-positional mechanism in FinTech adoption models. It simultaneously acts as a key outcome of perceived quality, risk, and institutional conditions; as the main cognitive-affective channel through which these perceptions influence attitudes and intentions; and, in certain contexts, as a buffer that attenuates the impact of risk. This underscores that any explanation of FinTech adoption that does not explicitly model trust risks omitting a central structural component of user decision-making.

3.5. Findings for RQ4 – Implication for Vietnam

The findings across RQ1–RQ3 reveal that trust in FinTech is not a singular construct but an outcome of interactions among technological quality, institutional safeguards, risk–benefit evaluations, and individual as well as socio-cultural dispositions. These insights carry significant implications for Vietnam, a rapidly expanding FinTech market that nevertheless faces substantial gaps in regulatory capacity, consumer protection, and digital literacy.

A first major implication concerns the foundational role of system security, data protection, and technological robustness in the formation of trust. In Vietnam, where online fraud, identity theft, and data leakage incidents have become increasingly prevalent, trust tends to be anchored not in interpersonal interaction or organizational reputation but in the perceived reliability of digital infrastructures. This aligns with the shift in trust referents identified in RQ1, where trust moves away from human actors toward algorithms, encryption systems, and automated decision mechanisms. The Vietnamese FinTech ecosystem therefore requires a stronger emphasis on transparent data governance, internationally aligned cybersecurity standards, and verifiable mechanisms for risk detection and fraud prevention. These technological safeguards form not only operational requirements but also the essential “trust infrastructure” upon which user confidence depends.

The results from RQ2 and RQ3 further underscore the critical importance of institutional assurances. Many FinTech segments in Vietnam, such as peer-to-peer lending, robo-advisory services, digital assets, and open banking, remain situated in regulatory grey zones. The absence of clear technical standards, independent audit requirements, or legally enforceable consumer protections shifts the burden of risk evaluation onto users and amplifies perceived vulnerability.

In such environments, trust is difficult to establish or maintain, as demonstrated empirically in studies where weak structural assurance undermines both initial trust and continuance intention. For Vietnam, this points to the need for a coherent regulatory architecture, including an expanded national FinTech sandbox, standardized reporting and operational requirements, mandated cybersecurity audits, and formalized user-protection schemes. Strengthening institutional frameworks would enable trust to be grounded not in subjective judgments but in transparent, rule-based guarantees.

Beyond legal and technical foundations, the findings on initial trust highlight the strategic importance of user experience design, particularly onboarding, in emerging markets. Most Vietnamese consumers remain first-time or early-stage adopters of FinTech services. When prior experience is limited, users rely heavily on cognitive heuristics and visible trust cues, such as the clarity of information, the perceived credibility of the provider, and the degree of supervisory control they retain over automated decisions. This dynamic is especially relevant for AI-intensive services such as robo-advisors, where algorithmic opacity and perceived loss of control can hinder trust formation. Designing transparent, guided onboarding processes, coupled with meaningful human-in-the-loop mechanisms, may therefore serve as a powerful facilitator of initial trust and its subsequent reinforcement.

The intertwined and sometimes contradictory role of social influence also offers critical implications for Vietnam's socio-technical environment. Vietnamese consumers often rely strongly on community evaluations, social networks, and electronic word-of-mouth when making financial decisions. As evidenced in RQ2, social cues can generate either trust enhancement or trust erosion depending on the credibility and consistency of the information circulating. In a local context where misinformation spreads quickly across digital platforms, unverified narratives about FinTech risks can undermine user confidence at scale. Conversely, when firms proactively manage communication, provide transparent disclosures, and cultivate user communities with verified information and expert endorsements, social dynamics can become a potent driver of trust formation.

The findings regarding financial literacy and experience also hold meaningful implications. Vietnam's relatively low level of financial literacy produces a paradoxical trust pattern: users may be overly receptive to unregulated products while simultaneously losing trust abruptly when encountering negative experiences. Enhancing digital financial literacy, through national-level programmes, institutional partnerships, and firm-level education initiatives, can help cultivate informed trust, enabling users to evaluate risk and quality more accurately rather than relying on intuition or social narratives. This form of trust, rooted in understanding rather than passive acceptance, is more durable and aligns broadly with trust mechanisms documented in the literature.

Finally, the variation in trust mechanisms across FinTech categories indicates that Vietnam should adopt a differentiated rather than uniform policy and governance approach. AI-driven advisory services require transparency in model logic and user-override capabilities; mobile payments and P2P transfers demand stringent data privacy and security; open banking depends heavily on institutional reputation and structural assurance; while decentralized finance calls for independent technological verification, such as smart-contract audits and proof-of-reserve mechanisms. Tailoring regulatory and managerial interventions to the trust logic of each FinTech segment will allow trust to be cultivated in ways that reflect the distinct vulnerabilities associated with each technological architecture.

Overall, the findings suggest that building trust in Vietnam's FinTech ecosystem requires a multilayered strategy integrating technological robustness, institutional credibility, user-centric design, proactive social-communication governance, and enhanced financial literacy. Only when these components are developed in a coordinated manner can trust function as the central psychological mechanism that drives sustainable FinTech adoption, consistent with the theoretical and empirical evidence presented in the global literature and reflective of Vietnam's own socio-institutional realities.

4. Discussion

4.1. Key Findings

This systematic review synthesizes evidence from 26 empirical studies to clarify the nature, determinants, and mechanisms of trust within the FinTech ecosystem. The first major finding concerns the fundamental transformation of the trust definition. While traditional studies view trust primarily as interpersonal and institutional trust, based on the competence, goodwill, and integrity of banks or financial personnel (Aldboush & Ferdous, 2023; Cheng et al., 2019), many FinTech studies shift their focus to trust in technology, considering blockchain systems, algorithms, encryption, and smart contract mechanisms as trusted agents (Albayati, 2020; Hassan et al., 2025). Therefore, the main contribution of this research is to demonstrate that trust in FinTech is not only inherited from old theories but also fundamentally transformed, moving from trust in people and institutions to trust in technology, data governance mechanisms, and digital infrastructure. The review also confirms that trust in FinTech is not a monolithic construct but is multi-determined by the complex interaction of technological, institutional, and risk-related factors.

Synthesizing the results of RQ3, this study establishes that trust operates as the central psychological mechanism in FinTech adoption models. It functions not merely as a predictor but as a critical mediator. As demonstrated by Roh et al. 2024 and Chan et al. (2022), superior technology or service quality alone is insufficient to drive adoption without the intervening variable of trust. Beyond mediation, trust functions as a vital factor moderating the negative impact of perceived risk Jafri et al. (2024).

The synthesis highlights significant implications for emerging economies like Vietnam, characterized by institutional voids and developing digital frameworks. The findings suggest that in such contexts, reliance on organizational reputation is insufficient. Instead, a robust trust infrastructure is required to mitigate the systemic risks associated with regulatory grey zones. Furthermore, the literature points to a nuanced relationship between financial literacy and trust: while experience fosters confidence, higher literacy can paradoxically induce skepticism, through education and transparent disclosure.

4.2. Theoretical and Practical Contribution

This study makes several key theoretical contributions to the literature on trust in financial technology. This study contributes by synthesizing fragmented research into a cohesive framework that redefines trust in FinTech as a dynamic, multi-dimensional construct driven by the interplay of technological quality, institutional assurances, and psychosocial characteristics. The findings confirm that trust is not merely a parallel predictor of intention but functions as a pivotal mediating mechanism that converts objective system qualities into subjective behavioral intent.

Beyond its theoretical implications, this study offers substantial practical contributions for policymakers, industry practitioners, and FinTech platforms, particularly in emerging markets such as Vietnam. The synthesis indicates that in emerging markets, trust cannot rely solely on the reputation of service providers but must be anchored in structural assurance. Given that many FinTech segments in Vietnam still operate in regulatory grey zones, the government needs to establish a robust trust infrastructure. Fintech practitioners must recognize that trust formation is primarily a risk-reduction process rather than just benefit maximization. Finally, the relationship between financial literacy and trust requires a nuanced approach. Stakeholders should collaborate on national-level programs that help users accurately evaluate risks and distinguish verified information from unverified social rumors.

4.3. Limitations and Future Research

This study has some notable limitations. First, the data coverage is mainly based on publications from 2010–2025, missing relevant studies outside the time frame. Second, most studies were synthesized using a cross-sectional design, which limits the assessment of changes in trust over time and the ability to infer causal relationships. Third, the empirical evidence is mainly from Asia and Africa, while data on Vietnam and other emerging markets is quite limited, leading to the risk of context bias and affecting generalizability. Finally, most studies are based on self-reported survey data, which is susceptible to cognitive bias, while actual behavioral

data of FinTech users are not fully exploited. These limitations should be considered when interpreting the results and open up further research directions.

Based on the identified limitations, the study suggests some important directions for future work. First, longitudinal or naturalistic experimental studies should be conducted to observe the formation, decline, and recovery of trust in FinTech, especially in the face of security incidents or policy changes. In addition, research models should incorporate emerging factors such as trust in artificial intelligence, corporate digital responsibility, data transparency, financial recommendation algorithms, and deepfake risk, as these are increasingly important factors in the digital financial ecosystem. In addition, more research focusing on Vietnam and similar emerging markets, as well as cross-country comparative studies, is needed to clarify cultural-institutional differences in the mechanisms of trust formation. Finally, in-depth qualitative studies such as expert interviews or focus groups can help uncover psychosocial mechanisms that quantitative models do not fully capture.

5. Conclusion

This study was conducted to systematize the approach, measurement and determinants of trust in FinTech, thereby drawing policy lessons suitable for the context of Vietnam. Using the SLR method, the study reviewed 26 empirical works from 2010–2025 and conducted content analysis to identify definitions of trust, groups of influencing factors, and mechanisms by which trust affects the behavior of accepting and maintaining FinTech use. The results show that trust is a multidimensional construct, simultaneously influenced by technology quality, data security and transparency, organizational reputation, institutional context and users' socio-psychological characteristics. More importantly, trust is not only a strong predictor of FinTech usage intention and behavior, but also acts as a key mediating mechanism that translates risk perception, system quality, and institutional assurance into digital financial behavior. Overall, this study confirms that trust is an important factor of FinTech behavior, especially when transactions take place in a fully digitalized environment, where users must accept vulnerability to security risks, information asymmetry, and the invisibility of technology. Therefore, for the sustainable development of the Vietnamese FinTech ecosystem, a comprehensive reform program of the legal-policy framework is needed, including strengthening security standards, improving data transparency, improving platform supervision, and building accountability mechanisms in the digital financial space. Finally, this review highlights several avenues for future research focusing on trust dynamics, trust in artificial intelligence in automated decision-making services, and trust in blockchain systems such as DeFi, where trust in humans is replaced by trust in source code and consensus mechanisms. These research directions will help expand the understanding of the nature of trust in the modern digital financial ecosystem, and support Vietnam in building a safe, transparent and user-centric digital financial system.

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