

"Fintech Adoption and Its Effect on Customer Satisfaction and Experience: A Study of Select Banks in kalaburagi"

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Abstract:

Service delivery and client interactions have been completely transformed by the banking industry's quick adoption of fintech technology. This study investigates the elements that influence the use of fintech technologies in a few Kalaburagi banks and looks at how they affect customer happiness and experience. The study highlights constraints like security concerns, a lack of digital literacy, and regulatory obstacles while also identifying important aspects that facilitate fintech adoption, such as technological developments, accessibility, and ease of use. By providing more convenience, quicker transactions, and individualized services, fintech services in particular, digital payments and mobile banking improve the consumer experience, according to the report. Furthermore, the study distinguishes between customer satisfaction and customer experience, with the latter measuring the emotional response and satisfaction with the service outcomes and the former concentrating on the comprehensive interaction and engagement with fintech services. Fintech adoption's effect on customer satisfaction is assessed, with a focus on how enhanced responsiveness and service quality result in increased levels of loyalty and trust. The study suggests methods for banks to hasten the adoption of fintech based on these facts, such as enhancing cybersecurity protocols, providing intuitive user interfaces, and funding customer education initiatives. By addressing these factors, banks can increase customer satisfaction and experience while establishing enduring client relationships and gaining a competitive edge in the quickly evolving digital market.

Keywords: Fintech adoption, customer experience, customer satisfaction, digital payments, banking sector,

I. Introduction:

With a particular focus on Kalaburagi city, the current study attempts to analyze the function of Fintech and its impact on customer experience and satisfaction in the banking industry. This article explores how Fintech solutions are meeting and surpassing customer expectations in the banking sector. The study is limited to the city of Kalaburagi. 100 responses from Kalaburagi bank clients were obtained using a standardized questionnaire that was created for data gathering. By using the non-probabilistic convenience sampling technique, a diverse sample of participants was guaranteed. Frequency distribution analysis was used to determine the respondents' sociodemographic characteristics and gauge their degree of satisfaction with Fintech services. The study also intends to investigate how Fintech affects every aspect of the consumer experience, including convenience, accessibility, and service customisation. This investigation offers important insights into how digital transformation can enhance customer satisfaction and experience, which is important for the long-term commercial growth of Indian banks.

The Indian banking sector has undergone tremendous change in recent years, primarily as a result of the fintech industry's spectacular growth. Fintech, which encompasses a broad range of digital services like peer-to-peer lending, digital payments, mobile banking, and blockchain technology, is revolutionizing the supply and consumption of financial services across the country. With its large and diverse population, India has become one of the nations with the fastest-growing fintech businesses due to the country's expanding smartphone use, internet accessibility, and young, tech-savvy consumer base. According to the Reserve Bank of India (RBI), the amount of digital payments in India has skyrocketed, topping ₹8 lakh crore in 2023, thanks to platforms like UPI (Unified Payments Interface). This increase reflects the nation's strong adoption of digital financial services. The widespread use of digital payment methods and mobile banking services demonstrates how deeply ingrained fintech is in the Indian financial sector. As digital banking services grow more and more

integrated into regular financial processes, banks that want to stay competitive must understand how they impact customer satisfaction and experience.

The success of fintech solutions in India's banking industry now heavily depends on customer pleasure and experience. Indian banking consumers have historically placed a great deal of reliance on physical branches for their banking requirements, but the use of fintech solutions has brought about a radical change toward interactions that are conducted digitally first. Customers may now conveniently complete banking chores like fund transfers, bill payments, and loan applications from the comfort of their smartphones thanks to the development of mobile banking applications, digital wallets, and contactless payments. Fintech technologies' accessibility, transaction speed, and customized services have greatly improved the client experience. The National Payments Corporation of India (NPCI) conducted a poll in 2024 and found that more than 80% of Indian consumers now choose digital channels for banking transactions. Additionally, A sizable portion of respondents said they were happy with how simple it was to use mobile apps and digital payment methods. Customer satisfaction has increased as a result of the ease of accessible financial services around-the-clock, prompt issue resolution provided by AI-powered chatbots, and tailored recommendations for financial products. In order to obtain a competitive advantage, banks must comprehend how these technologies enhance consumer experiences and raise overall happiness as digital transformation picks up speed.

The adoption of fintech in India is beset with difficulties, especially in rural and semi-urban regions, despite the obvious benefits. Fintech has been widely adopted in major cities like Bengaluru, Delhi, and Mumbai, but in areas like Kalaburagi, there are still significant obstacles to wider use. Nearly 25% of rural India's population is still not able to use formal banking services, according to the RBI's 2023 Financial Inclusion Index, because of things like poor internet penetration, restricted smartphone usage, and digital illiteracy. These obstacles prevent many consumers from taking full advantage of fintech advancements, which causes a difference in customer happiness and experiences between urban and rural areas. Further, many customers are still deterred by worries about cybersecurity, data privacy, and fraud prevention, especially in smaller towns and villages. Customer trust is still a major concern even with financial systems' growing complexity. More than 40% of Indian customers are reluctant to completely adopt digital financial services because they are afraid of fraud and data breaches, according to a 2023 NPCI survey. Banks must make investments in consumer education, trust-building, and more inclusive fintech solutions that serve a range of demographics in order to overcome these obstacles. To make digital banking safer and more accessible for all demographics, this entails improving cybersecurity measures, providing offline services, and making sure customer care is offered in local languages.

Indian banks must create strategies that tackle these issues while improving consumer pleasure and experience as fintech develops further. Banks can make sure they satisfy the various needs of their clients and promote a wider uptake of digital solutions by concentrating on enhancing the fintech services' usability, security, and customisation. In the context of India's changing banking environment, the purpose of this study is to examine the variables affecting the adoption of fintech in a few Kalaburagi institutions. assess the effect on customer experience and satisfaction, and provide practical strategies for banks to improve service delivery and cultivate customer loyalty.

II. Literature review:

Shailaja, P., & Devi, R. (2023). Fintech has transformed the way financial services are provided and experienced, becoming a crucial factor in boosting customer satisfaction in the banking industry. Shailaja and Devi claim that the incorporation of fintech solutions like digital payments, e-wallets, and mobile banking has improved customer satisfaction by giving consumers more speed, convenience, and accessibility. Banks are depending more and more on fintech to fulfil changing client expectations and streamline operations as the global economy moves toward a digital service model. more successfully and maintain competitiveness in a market that is changing quickly. Fintech's beneficial effects on customer satisfaction are essential for the long-term expansion of the banking sector in India, as the study by Shailaja and Devi makes clear. These developments give banks the ability to better satisfy consumer demands and maintain their competitiveness in a market that is changing quickly. Fintech's beneficial effects on customer satisfaction are essential for the long-term expansion of the Indian banking sector, as demonstrated by Shailaja and Devi's study.

Kumar, H. N. (2024) Fintech's increasing impact on consumer satisfaction and experience, has been the focus of several investigations, particularly within the banking sector. According to Harish Kumar, online banking services include benefits like lower costs, larger client bases, and more product improvements, all of which raise consumer happiness. According to the report, online services offered by banks in the public and private sectors, such as mobile banking, bill payment, and loan services, significantly improve overall consumer satisfaction. These results are consistent with prior research showing that customer impressions of digital

banking are greatly influenced by convenience and ease of use, which are important factors in determining customer happiness. In today's quickly changing banking environment, such insights are crucial for comprehending how fintech can meet client expectations.

Huparikar, A., & Shinde, N. (2024). In recent years, FinTech's contribution to improving consumer satisfaction in the banking industry has attracted a lot of attention. Higher consumer satisfaction has resulted from the integration of digital platforms like as e-wallets and mobile banking, which have simplified banking procedures and enhanced client convenience, claim Huparikar and Shinde. This is corroborated by research by Sharma and Singh, which shows that digital banking services offer greater efficiency and accessibility two aspects that are essential to satisfying client expectations. Furthermore, research by Kumar and Ghosh highlights that FinTech solutions provide affordable services, expanding market reach and assisting in the long-term development of Indian banks. As a result, in an increasingly digitized banking environment, FinTech adoption is essential to promoting client happiness and loyalty.

Rajalakshmi, S., & Rani, J. (2024). The banking industry's digital transformation has greatly improved customer service and operational effectiveness. By automating processes and reducing human error, technologies like online platforms, mobile banking, and artificial intelligence (AI) have increased TNSC Bank's efficiency and decreased expenses, as Rajalakshmi and Rani point out. Through individualized services and round-the-clock accessibility, digital banking also increases client happiness, which boosts consumer engagement and loyalty, according to studies by Sharma and Joshi and Kumar et al. Therefore, in the banking industry, digitalization is essential to enhancing both operational performance and client experience.

Objective:

1. To explore the key factors facilitating and hindering the adoption of fintech solutions for the banking industry.
2. To study the effect of fintech services on customer experience, emphasizing ease of access, convenience, and personalization.
3. To evaluate the role of fintech technologies (e.g., digital payments, mobile banking) in enhancing customer satisfaction.
4. To propose effective strategies for banks to enhance fintech adoption and improve customer satisfaction.

III. Research methodology:

Problem stamen: The Indian banking sector, known for its vast size and market potential, is undergoing a significant transformation in the digital era, emphasizing user-friendliness, customization, and a shift from paperwork to paperless systems. Despite the widespread adoption of FinTech solutions, limited research has been conducted on how these technologies are integrated into banking services in Kalaburagi, particularly in terms of their impact on customer satisfaction. While FinTech has been recognized for improving operational efficiency and customer experience, its direct influence on customer satisfaction, especially in smaller cities like Kalaburagi, remains underexplored. Customers, as primary stakeholders in the banking sector, are key to the success of this digital transition. Therefore, it is crucial to examine how FinTech solutions such as digital payments and mobile banking enhance customer satisfaction and experience, as well as identify the factors that facilitate or hinder the adoption of these technologies. By examining how FinTech can enhance customer happiness in Kalaburagi's banking industry, this study seeks to close this gap and offer insights that can promote long-term growth and successful digital transformation.

Sample: 110 respondents were chosen to answer the research question in order to examine how bank customers view the use and uptake of financial technology in banking. A non-probabilistic convenience sampling strategy was used in the investigation. which allowed for selecting participants who were easily accessible while ensuring a broad representation of customers across different banks in the Kalaburagi district.

Respondents: A total of 110 respondents with bank accounts in selected banks of the district were chosen for the study. These responders were chosen from among private sector banks like ICICI Bank, HDFC Bank, AXIS Bank, and Kotak Mahindra Bank, as well as public sector banks like State Bank of India, Canara Bank, Bank of Baroda, Indian Overseas Bank, and Union Bank of India.

1. Factors that help and hinder the banking industry's adoption of FinTech technologies include:

Many factors, both positive and negative, impact the banking industry's embrace of fintech. Digital payments, AI-driven services, and mobile banking apps are just a few of the digital banking alternatives made possible by

technology breakthroughs. The aforementioned advances streamline banking procedures, boost productivity, and save operating expenses. The adoption of FinTech has also been spurred by consumer desire for convenience and personalization, as people want for more seamless, user-friendly services that they can access at any time on their desktops or mobile devices. Another enabling aspect is India's legislative framework, which promotes digital banking activities and the uptake of technologies like blockchain and digital payments. The government's assistance, which includes programs like Digital India and the introduction of the PMGDISHA scheme, attempts to facilitate the adoption of FinTech solutions in both urban and rural areas and encourage financial inclusion.

However, a number of barriers also impact the adoption of FinTech in the banking industry. Data security and privacy issues are among them, and they continue to be a major obstacle since consumers worry about their financial and personal information being accessed without authorization. FinTech solutions are also not widely used in rural areas because to infrastructure issues including low digital literacy and insufficient internet connectivity. The expense of putting FinTech solutions into practice and the opposition of conventional banking institutions and their staff, who could be reluctant to embrace new technologies, are also major obstacles.

Therefore, for a more seamless adoption of FinTech solutions in the banking industry, the infrastructure, security, and change-averseness barriers must be addressed, even though there are a number of enabling variables, such as government support and client demand. In order to comprehend how these factors, affect FinTech acceptance locally, this study intends to investigate them further, especially in the context of Kalaburagi.

Facilitating Factors	Hindering Factors
Convenience and Accessibility	Security and Privacy Concerns
Speed of Transactions	Lack of Digital Literacy
Enhanced Customer Experience	Regulatory and Legal Issues
Financial Inclusion	Resistance to Change
Cost Efficiency for Banks	Technological Reliability Issues
Innovation and Continuous Improvement	Limited Trust in New Technologies
Government and Institutional Support	High Implementation Costs

Interpretation and analysis of data:

Table 1: Customer demographic profile

Demographic profile	Parameters	Frequency	% of frequency
Gender	Male	58	52.73
	Female	52	47.27
Age group	18-25 years	20	18.18
	26-35 years	30	27.27
	36-45 years	25	22.73
	46-55 years	15	13.64
	56 and above	20	18.18
Educational	Below 10th Grade	10	9.09

qualification	10th - 12th Grade	15	13.64
	Undergraduate	40	36.36
	Postgraduate	35	31.82
	Doctorate/Other	10	9.09
Occupation	Student	15	13.64
	Private Sector Employee	40	36.36
	Government Employee	20	18.18
	Businessman	20	18.18
	Homemaker	5	4.55
	Retired	10	9.09
Taluka	Kalaburagi	30	27.27
	Jewargi	15	13.64
	Chincholi	10	9.09
	Chittapur	10	9.09
	Afzalpur	15	13.64
	Aland	10	9.09
	Sedam	20	18.18

- The study's gender representation is generally balanced, as seen by the sample's 52.73% male and 47.27% female responses. This implies that the district's financial services are equally utilized by male and female clients.
- Those aged 26 to 35 make up the largest percentage of responders (27.27%), followed by those aged 56 and beyond (18.18%). With fewer responders from the younger age group (18–25 years), this suggests that elderly people and young professionals are the most active users of banking services.
- Undergraduates make up the majority of responders (36.36%), followed by postgraduates (31.82%). This demonstrates that a significant percentage of bank clients have only a basic to advanced degree of education, which may affect how they use technology and digital banking services.
- The sample's preponderance of private sector workers (36.36%) suggests that those in the private sector are more likely to use banking services. The substantial contributions of business owners (18.18%) and government personnel (18.18%) demonstrate a wide range of clients from various occupational categories.
- The largest representation is seen in Kalaburagi taluka (27.27%), with Sedam coming in second (18.18%). While other talukas like Afzalpur, Aland, and Chincholi also have significant client presence, demonstrating a wide geographic engagement with banking services in the region, this highlights Kalaburagi's important significance as the district's main urban centre.

Table 2: Banking Customers' Views of Fintech Implementation: Assessing Customer Experience and Satisfaction in the Digital Banking Environment:

Remarks Regarding Fintech Adoption and Its Effect on Customer Satisfaction and Experience	Mean value
It provides customers with easy access to banking services.	4.22
The digital platforms offered by the bank are customized to each customer's	3.69

demands.	
E-banking ensures the security of transactions, providing customers with peace of mind.	4.41
E-banking understands the unique financial requirements of each customer.	3.51
Speed of Transactions	4.68
Ease of Integration with Other Financial Tools	4.15
User Education and Awareness	4.62
Innovation and Continuous Improvement	3.79
Personal Financial Management	3.23
It gives each consumer unique attention.	4.68
Banks offer their clients top-notch IT and digital services.	3.85
E-banking is available to customers 365 days a year, 24 hours a day.	4.89
Customers can get the information they require from it.	3.58
The website of the bank is designed with its clients' needs in mind.	3.45
It ensures that all pertinent information is given to the client.	3.62
E-banking is aware of each customer's unique needs.	3.4
Young customers have high confidence in the bank's fintech solutions.	4.68
The use of a secure password enhances the confidentiality of online banking transactions.	4.3
It is simple to keep privacy	2.96
Fintech solutions improve the overall financial stability and management for customers.	3.71
It is easy to maintain privacy and confidentiality while using the bank's digital services.	3.19

The following table offers information on how banking clients view the use of fintech and how it affects their pleasure and experience with online banking services. Based on the average customer response values, the analysis that follows identifies important patterns and areas that require improvement.

Customers strongly agreed with the statement "It gives customers easy access to banking services," as indicated by its mean score of 4.22. This illustrates how well fintech's ability to give consumers easy, convenient access to banking services has been received. Similar to this, the statement Customers may use e-banking 24 hours a day, 365 days a year received the highest mean score of 4.89, suggesting that accessibility and ease of use are the main advantages of online banking. Security is important for establishing trust in digital platforms, and the statement "E-banking ensures the security of transactions, providing customers with peace of mind" (mean: 4.41) shows that customers value security. With a high mean score of 4.3, the statement "The use of a secure password enhances the confidentiality of online banking transactions" further emphasized the significance of security measures in digital banking. Nonetheless, the privacy-related comments raise several issues. The statements "It is easy to maintain privacy" and "It is easy to maintain privacy and confidentiality while using the bank's digital services" had the lowest mean scores (2.96 and 3.19, respectively), suggesting that consumers are dubious about privacy protection in the context of online banking. This shows that data security and privacy measures need to be improved even more.

Customers view digital banking systems as individualized and tailored to their needs, as evidenced by statements like "It gives each consumer unique attention" (mean: 4.68) and "Young customers have high confidence in the bank's fintech solutions" (mean: 4.68). This emphasizes how important customized services are and how fintech may increase customer trust, particularly with younger clients. A significant majority of consumers feel informed and educated about using digital banking services, which is essential for fostering customer satisfaction and trust, according to User Education and Awareness (mean: 4.62). According to statements like "It gives each consumer unique attention" (mean: 4.68) and "Young customers have high confidence in the bank's fintech solutions" (mean: 4.68), consumers perceive digital banking systems as personalized and customized to meet their demands. This highlights the value of tailored services and how fintech can boost consumer confidence, especially with younger customers. User Education and Awareness shows that most customers feel informed and educated about using digital banking services, which is crucial for

building trust and customer satisfaction (mean: 4.62). "The bank's digital platforms are tailored to meet the needs of individual customers" (mean: 3.69) as well as "The website of the bank is designed with its clients' needs in mind. (mean: 3.45); Earned mediocre ratings, suggesting that consumers believe digital platforms might be further tailored to their own preferences.

In a similar vein, although "It gives customers the information they need" (mean: 3.58), as well as "It guarantees that the customer receives all relevant information" (mean: 3.62) are above neutral, they imply that banks may need to develop their ability to give customers thorough, easily accessible information. While some customers find fintech solutions useful for managing their finances, others might not fully understand the impact of digital banking in this area, as indicated by the mean values for "Fintech solutions improve the overall financial stability and management for customers" (mean: 3.71) and "Personal Financial Management" (mean: 3.23). This implies that clients may need to be better informed about fintech's role in financial planning and management.

Overall, the benefits of fintech are clear, particularly when it comes to customer service, security, and accessibility. Digital banking is valued for its convenience and dependability, as evidenced by high scores for claims pertaining to transaction speed, 24/7 accessibility, and security. The lower mean values for privacy and website customization, however, indicate areas that require attention, as do privacy concerns and the need for further personalization.

There may be a generational gap in the acceptance and trust of digital banking technology, as seen by the greater confidence that younger consumers have in fintech.

To further boost client happiness and confidence, banks should concentrate on improving financial management tools, privacy features, and personalization.

IV. Effective strategies for banks to enhance fintech adoption and improve customer satisfaction:

For banks to stay competitive and meet the increasing needs of tech-savvy consumers, FinTech adoption is essential. Banks must use focused tactics to increase adoption and customer satisfaction. Enhancing user education through webinars, tutorials, and campaigns is a key tactic to increase digital literacy, particularly among older generations. Furthermore, customers' worries about data security can be allayed through the use of robust security features like multi-factor authentication and encryption. Building confidence will also be facilitated by providing clear communication about security rules.

Additionally, banks should put a high priority on customer service by offering multi-channel help, such as live chat and chatbots driven by AI, to quickly address questions. Another important component is personalization, with banks using data analytics to provide services that are specifically designed to satisfy the demands of each particular client. To provide smooth experiences, transaction speed and efficiency must be increased. Banks will remain relevant in the constantly changing FinTech industry by putting an emphasis on ongoing innovation through cutting-edge technologies like blockchain and artificial intelligence. Adoption and satisfaction will also be increased by providing competitive pricing models, guaranteeing accessible across various platforms, and implementing incentives like loyalty rewards. In the end, banks may cultivate trust and loyalty by fusing technological innovation with client-centric tactics, which will guarantee greater customer pleasure and a rise in the use of FinTech.

Banks should concentrate on growing their alliances with fintech companies and third-party service providers in addition to the previously listed tactics. Banks may more effectively incorporate fresh and creative ideas by working with fintech firms, giving clients access to cutting-edge features and resources. These partnerships have the potential to expand the services provided, including real-time budgeting apps, investment alternatives, and sophisticated personal financial management tools. These collaborations can also help banks stay ahead of the curve and keep providing innovative technology that cater to their clients' changing needs. In addition to enhancing the general client experience, growing these strategic partnerships will strengthen the bank's standing in the cutthroat world of online banking.

V. Findings:

- Consumers show a high level of confidence in the safety of e-banking services, underscoring the significance of adequate security measures to protect transactions and private information.
- Customers highly value quick transactions and personalized banking experiences, emphasizing the need for banks to offer efficient digital platforms that cater to individual customer preferences.
- To improve digital literacy and foster trust in online banking services, banks should fund instructional initiatives and tutorials, as many consumers still don't grasp FinTech products.

- Consumers need personalized banking services, which emphasizes how crucial it is for banks to provide individualized financial solutions and suggestions in order to enhance the customer experience.
- Customers prefer e-banking platforms that are accessible 24/7, indicating that continuous availability of digital services is a key factor in improving customer satisfaction.
- When utilizing digital banking services, many consumers are still concerned about privacy, which suggests that banks should improve privacy safeguards and provide more transparent information about data security.
- Customers want banks to constantly enhance their digital services and use new technology, highlighting how crucial innovation is to satisfying their changing expectations.
- Building client trust and satisfaction with FinTech solutions requires open and honest communication about digital banking services, including data usage and service terms.

VI. Conclusion:

FinTech adoption in the banking industry is essential to satisfying the changing demands of contemporary consumers. The study shows that consumers, especially younger, tech-savvy people, are quite confident and satisfied with digital banking services, particularly when it comes to features like security, speed of transactions, and simplicity of access. Significant obstacles still exist, though, especially for elderly consumers who are worried about privacy, digital literacy, and the intricacy of new technology. By providing lessons and initiatives to raise awareness and digital literacy, banks may enhance FinTech adoption and customer satisfaction. Strong security measures like multi-factor authentication and clear privacy rules must be put in place in order to gain the trust of clients. Important tactics for optimizing the customer experience also include increasing personalization through data analytics, accelerating transactions, and providing round-the-clock customer service. A more seamless and fulfilling digital banking experience will also be facilitated by ongoing innovation, competitive pricing, and platform integration. Banks should promote better trust and encourage the broad use of FinTech solutions by addressing these factors, which will increase consumer satisfaction and loyalty.

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