

A Conceptual Framework for Fintech's Influence on Banking Services in Emerging Markets

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ABSTRACT

Fintech has become central to the delivery of banking services in emerging markets. It is reshaping how customers access, use and evaluate digital financial services. Despite this expansion, research on Fintech in banking concentrates mainly on adoption intention, while offering limited explanation of how actual adoption shapes service quality, customer efficiency, loyalty and financial inclusion in emerging markets. This study develops a comprehensive conceptual framework to explain how Fintech adoption translates into tangible banking outcomes in emerging market contexts. The framework integrates the Technology Acceptance Model, Diffusion of Innovation Theory, SERVQUAL and behavioural economics into a single structure. Key drivers like perceived usefulness, ease of use, trust and cost effectiveness influence your intention and psychological confidence. These factors lead to actual adoption behaviour. Adoption serves as the primary link between digital banking tools and post adoption outcomes such as improved service quality, higher efficiency, stronger loyalty and broader financial inclusion. The framework also includes contextual moderators like demographic traits, policy support and bank readiness to account for uneven digital access in emerging markets. This study explains how Fintech adoption moves beyond intention to create service and social value. It provides direction for banks, Fintech firms and policymakers to design inclusive and customer focused digital banking strategies.

Keywords: Fintech, Financial Technology, Conceptual Framework, Banking Services, Digital Services, Emerging Markets

Subject Area – Banking and Financial Services

Sub- Category – Fintech

INTRODUCTION

Fintech alters financial structures in emerging markets. Mobile apps, real-time payments and digital wallets define current services. Algorithm based credit checks and branchless banking provide access to previously unbanked populations. Customers transfer money and manage accounts without physical visits. India serves as a primary example where mobile phone growth and UPI payment systems accelerate this transition. Users redefine service value and trust through these digital interactions.

Research identifies several factors influencing user feelings toward Fintech. The Technology Acceptance Model suggests usefulness and ease of use predict intention. Digital literacy dictates expected effort, specifically in rural areas. Trust and risk perceptions determine behavioural commitment when users fear data misuse. Interface reliability and clear designs serve as metrics for service quality. Satisfaction and financial inclusion depend on stable digital delivery from banks. Adoption levels vary across demographics. Mobile payments lead in popularity. Savings and advisory tools see lower engagement. Older users adopt technology less often than younger users. Rural areas struggle with weak infrastructure and missing support systems. Banks must find ways to deepen adoption across these diverse groups.

Existing literature examines these factors in isolation. No integrated model combines technological drivers, psychological factors and contextual conditions. Studies treat trust and inclusion as separate ideas. This separation prevents researchers from seeing how adoption transforms banking services. Models often omit digital infrastructure and policy support. This paper proposes a behavioural contextual framework. It merges the Technology Acceptance Model, diffusion of innovation theory, SERVQUAL and behavioural economics. The model links intention and confidence to

adoption. It shows how adoption results in satisfaction, efficiency and financial inclusion. Variables like digital access and bank readiness adjust these results.

The paper contains five parts. First part provides the introduction and importance of the study. Part two reviews literature on digital banking and technology adoption. Part three explains methodology and the underlying theories. Part four describes the suggested contextual framework and each construct. Final section offers suggestions for implementation, limitations and future scope.

IMPORTANCE OF THE STUDY

The study applies to theory, practice and policy in emerging markets. The framework integrates four theories to explain how technology and behaviour influence Fintech adoption. It adds to academic knowledge by linking intention to measurable outcomes like service quality and inclusion. This unified framework fills a gap where previous research remained fragmented.

Current literature offers disconnected insights into technology and satisfaction. Some studies show digital tools reduce work. Others focus on how risk perception stops adoption. These findings stay separated across different themes. They fail to explain the links between Fintech drivers and institutional outcomes. This paper provides a cohesive structure for these findings. It maps how Fintech drivers impact intention and psychological responses. It details outcomes in service quality and efficiency. The model accounts for demographics and organizational readiness. The article improves theory by combining several models into one adoption process. It creates knowledge for markets with low digital literacy or poor infrastructure. It helps by identifying what drives customer satisfaction and service delivery. This framework allows for future empirical testing in specific regional contexts.

REVIEW OF THE LITERATURE

Digital banking is becoming more popular in emerging markets as people expect things to be faster, easier to get to and more reliable. Research in this field indicates an important transition from basic online banking to diverse Fintech systems that impact customer behaviour and banking outcomes. Three ideas seem to come up a lot in research. Customers will use digital services if they are easy to use and dependable. Trust, confidence and perceived risk are the behavioural factors that do affect the use of Fintech channels. Digital tools help banks do their jobs, but they also cause problems that affect the quality of service and customer satisfaction.

Existing literature articulates diverse motivations for Fintech adoption. Davis (1989) introduced the concepts of perceived usefulness and ease of use as primary predictors of intention, which are subsequently applied in digital banking. Singh et al. (2020) found that internet users' perceived usefulness and ease of use affect their desire to use Fintech services. Demographic differences can change people's attitudes and Ahmad et al. (2024) found that these differences can change how people feel about trust and danger. These findings suggest that assessments of usefulness, effort, trust and risk are fundamental to the decision-making process regarding adoption.

Several studies concentrate on the topics of social influence and perceived value. Mulia and Wardhani (2024) examined the adoption of Millennials and Generation Z in Indonesia through the lens of the UTAUT framework. They asserted that performance expectations and social influence are highly effective predictors of intention. Xie et al. (2021) incorporated perceived value and perceived risk into UTAUT, as both positive and negative evaluations influence intention. Diéguez et al. (2024) found that intention is linked to the actual use of Fintech tools through attitude and subjective norms. These results reveal a consistent theme of intention as the principal mechanism connecting customer perceptions with adoption.

Behavioural preparedness also has an effect on how people use digital technology. Flavián et al. (2022) discovered that high technology optimism positively influences the intention to use AI-enabled financial services, whereas insecurity negatively impacts it. Roh et al. (2024) assert that trust, privacy and security positively affect attitudes towards Fintech services, which in turn influence intentions. Maman et al. (2025) noted that performance expectancy, effort expectancy and facilitating conditions influence attitudes towards Fintech innovation in Bangladesh, while risk perceptions exert a lesser yet significant impact on attitudes towards the same innovation. Resistance behaviour studies examined neo-banking adoption and found that concerns regarding trust, safety and perceived complexity reduce the intention to adopt, despite a strong interest in utilising digital tools (Bhatnagar et al., 2024).

The studies of demographic categories show that different generations and income groups use the products in different ways. Singh (2025) asserts that Gen Z and Millennials utilise Fintech tools more frequently than older user cohorts due to their superior digital literacy and confidence. Anand et al. (2023) assert that technological compatibility, usage frequency and economic stability are determinants influencing Gen Z adoption in India. Solarz and Swacha-Lech (2021) discovered that affluent young men in Poland utilise Fintech services more frequently. Krishna and Krishnan (2020) found that the levels of adoption are affected by both the state of ICT in a country and the socioeconomic status of individuals. All of these papers show that demographics affect adoption based on digital skill, risk perception and personal economic factors.

The main results of digital adoption are the quality of the service and the experience of the customer. Herington & Weaven (2007) found that the quality of online service affected e-loyalty based on individual needs and the site's organisation, but not trust and delight. Raza et al. (2020) concurred with this prevailing viewpoint. They said that user-friendliness, efficiency, personal needs and site organisation all make people happier and that happiness makes people more loyal. A review of the studies on customer experience in digital banking (Chauhan et al., 2022) showed that performance, usability, interface design and emotional factors all affect the experience, satisfaction and loyalty of customers. These papers show that the quality of the service provided by Fintech affects how customers rate banks.

Additional empirical evidence from India and its vicinity reinforces this assertion. Kaur (2025) says that Fintech has a big impact on customer satisfaction in Delhi. K & Venkaiah (2025) found that mobile banking, wallets and chatbots make things easier and more useful, which makes people in the Chikkaballapur district happy. In a study on banks in Kalaburagi by Shivaji & Mahantesha (2025), the authors found that convenience, speed and personalisation increase satisfaction, but digital literacy and security concerns make people less likely to use them. The other article (Choudhary & Kaur, 2023) about the effects of Fintech on satisfaction also found a positive link between adoption and satisfaction. However, it said that more research is needed on the specific features of Fintech services. Recent evidence from Indian banks further indicates that advanced digital technologies such as artificial intelligence and big data analytics support customer-centric service practices and digital engagement, alongside concerns related to data privacy, implementation costs, and organisational capability (Mishra et al., 2025). Collectively, these findings suggest that customer satisfaction depends on service reliability, interface quality, and user comfort with digital banking platforms.

More research on Fintech shows that using it is linked to financial inclusion and changes in banking. Elia et al. (2022) examined over three hundred articles to discern trends in digital banking, payments, lending and regulation. Kou et al. (2024) noted that research on Fintech has expanded beyond basic financial technologies to encompass digital payments, blockchain and financial inclusion. Goswami et al. (2022) illustrated that Fintech improves financial accessibility for rural populations in India by reducing barriers for underserved communities. Aleemi et al. (2023) noted that Fintech reduces market concentration and improves inclusion by changing how banks interact with customers. These papers highlight the pervasive impact of Fintech on financial accessibility and competition in emerging market economies.

Performance in banks and organisational capacity also influence adoption outcomes. Scott et al. (2017) examined the adoption of SWIFT and found that, over the long term, there was an increase in profitability and network advantages. These findings corroborate the hypothesis that digital infrastructure improves banking operations. One study (Sheng, 2021) discovered that Fintech improves credit accessibility for small enterprises in China by streamlining the process. Drasch et al. (2018) have examined the collaboration between a bank and a Fintech company, identifying several partnership models that assess organisational readiness and innovation potential. These studies show that the success of adoption depends on how well banks can use digital solutions to deliver services.

These studies come to the same conclusion. People use Fintech based on how useful, easy to use, trustworthy and safe they think it is. Demographic differences have an effect on digital readiness and intention. Positive adoption improves the quality and satisfaction of services. Customers using digital channels is a benefit for banks in terms of both operations and strategy. Studies on India and other developing nations indicate that digital literacy, infrastructure and trust are key motivators of these outcomes.

RESEARCH METHODOLOGY

This study uses a conceptual research design to develop theory. It does not perform empirical testing. Conceptual research allows to integrate theoretical views and synthesize existing literature. This approach explains complex phenomena like Fintech adoption in emerging markets. Current research remains fragmented across technology and service quality. An integrative approach fixes this gap.

The proposed framework is built by combining established theories with empirical insights from digital banking literature. The study integrates four core foundations:

Technology Acceptance Model (TAM)

Diffusion of Innovation Theory

SERVQUAL

Behavioural economics

These theories explain the progression from Fintech drivers to customer perception and adoption behaviour. They also show post adoption outcomes. These models work well for explaining decision making under uncertainty.

The methodological process involves three stages:

Review literature on Fintech and financial inclusion to find recurring gaps.

Group constructs into drivers, mechanisms and outcomes to ensure logical flow.

Define relationships through propositions for future testing.

This study theorizes mechanisms. It provides a foundation for to test relationships using quantitative methods later.

Research Objectives

To develop a comprehensive conceptual framework that integrates technological, behavioural and contextual perspectives to explain Fintech adoption and its implications for banking services in emerging markets.

To examine the role of behavioural factors in shaping Fintech adoption.

To conceptualise the impact of Fintech adoption on post-adoption outcomes.

To identify key contextual moderators that influence the strength of Fintech adoption relationships in emerging markets.

THEORETICAL CONTEXT

The framework relies on theories explaining why people use digital financial services. These theories show how technology changes banking outcomes. They illustrate the link between technological attributes and behavioural responses. This creates a basis for connecting Fintech drivers to contextual influences.

Technology Acceptance Model (TAM)

The Technology Acceptance Model explains digital use through two ideas. Usefulness describes the belief that a service makes tasks easier. Ease of use describes the belief that a service requires little work. Research in the Fintech sector shows these beliefs affect the intention to use mobile banking. Functional benefits and clear interfaces form early habits. TAM explains why one chooses specific digital channels.

Diffusion of Innovation Theory

This theory suggests new technologies spread through awareness, trial and adoption. Specific characteristics influence your decision to adopt:

Relative advantage

Compatibility with past behaviour

Opportunity for trial

Perceived complexity

Customers adopt digital banking when tools match their financial habits. Users in markets like India choose tools that offer speed and reliability. Early adopters prioritize convenience and newness. Late adopters focus on trust and digital literacy. These trends support adding compatibility and system features as Fintech drivers. The diffusion theory is also helpful for figuring out why different demographic groups act differently and what direction digital features and intention are moving in.

The SERVQUAL Model

The SERVQUAL model also talks about the quality of service in terms of reliability, responsiveness, assurance, empathy and tangibles. In digital banking, these dimensions appear in interface quality, information clarity and support availability. Stable performance and transaction reliability define your experience. Reports show that ease of use, accurate data and organized platforms increases satisfaction and loyalty. Digital banking requires secure processes and fast problem resolution. These elements relate to SERVQUAL. The framework uses this theory to explain how Fintech changes service quality and satisfaction. High adoption makes services reliable. Banks provide a consistent experience. This shows the link between adoption, service quality, efficiency and satisfaction.

The Behavioural Economics Viewpoint

Behavioural economics studies how psychology affects your decisions under uncertainty. Key concepts include loss aversion, trust, perceived risk and cognitive effort. Customers judge digital channels by seen risks and expected benefits. High trust leads to adoption. Low trust prevents use. Security fears slow adoption among older people. Risk concerns stop people with low digital skills. Using AI services shows optimism. These findings justify adding trust, risk and confidence to the framework. Behavioural economics explains how you see digital tools.

Theoretical Integration

Four theories explain the adoption process. TAM shows how usefulness and ease of use affect intention. Diffusion theory explains how compatibility and trials affect group adoption. SERVQUAL shows how adoption impacts service quality and satisfaction. Behavioural economics explains trust, risk and confidence. TAM and diffusion theory link Fintech drivers to your intention. Intention leads to adoption. Behavioural economics supports this with trust data. SERVQUAL connects adoption results to change. These theories provide a cohesive explanation of how Fintech features and customer responses influence banking in emerging markets.

CONCEPTUAL FRAMEWORK

This framework explains how Fintech banking influences your behaviour and outcomes in emerging markets. It uses four categories:

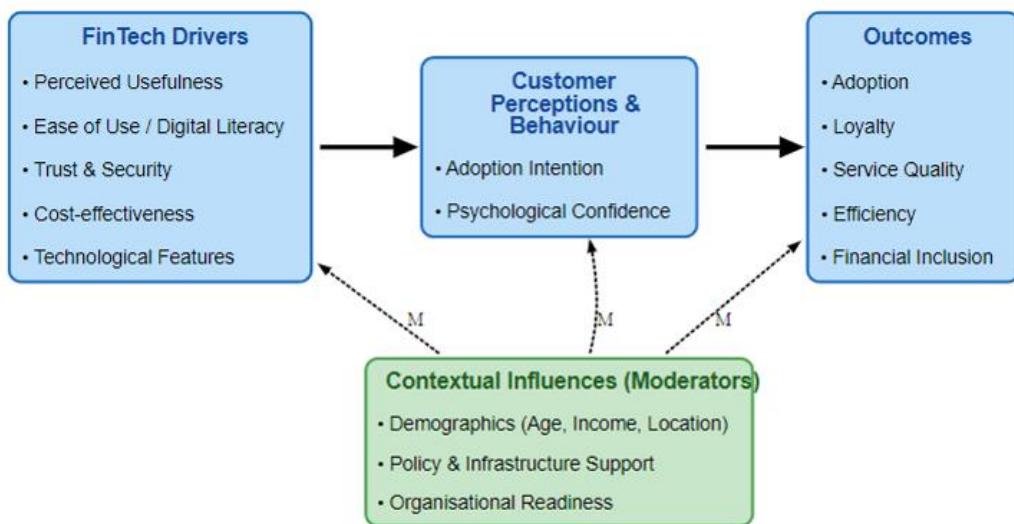
Fintech drivers: These technological attributes start the adoption process.

Customer perceptions: People interpret drivers and turn them into intention and usage.

Post adoption outcomes: Fintech adoption impacts service quality, efficiency and inclusion.

Contextual moderators: Demographics, policy and bank readiness can change the strength of these links.

The structure uses principles of technology acceptance and innovation diffusion. It reflects conditions in emerging markets.



Theoretical Underpinning

- Technology Acceptance Model (TAM)
- Diffusion of Innovation
- SERVQUAL Adaptation
- Behavioural Economics

Figure 1: Conceptual framework of Fintech adoption and banking service outcomes in emerging markets

Source: Visualization generated by author via R-programming

FINTECH DRIVERS

Perceived usefulness

Perceived usefulness is the belief that a digital service makes tasks easier. TAM identifies usefulness as a primary driver of intention. This means to get faster transactions and real time information and making fewer trips to branches. Usefulness is a major factor in the decisions. Research shows people use mobile banking and UPI more when they give clear benefits. They compare digital speed to old branch systems that require travel and waiting. The framework identifies usefulness as the main factor forming your intent.

Digital Literacy and Ease of Use

The amount of work it takes to use a digital service is what ease of use means. Being digitally literate means being able to use apps, approve transactions and get around the web. These constructs collectively influence intention based on effort expectations. Research on the use of Fintech in India and nearby countries shows that low digital literacy, especially among older or rural clients, is the biggest problem. Even when the platform is very useful, customers may still hesitate to use it if they don't feel confident doing so. In emerging markets, disparities in digital literacy among demographic groups are significant due to variations in device quality, education and technological familiarity. The model comprises two constructs that explain these differences and the role of skill in intention formation.

Safety and Trust

Trust shows that you believe in the safety and reliability of digital transactions. Trust is a way of being sure that online transactions are safe. Security means keeping your personal and financial information safe. Behavioural economics refers to these perceptions as responses to risk and potential loss. Studies show that customers use digital platforms based on how safe they think they are, how likely they are to be scammed and how safe they think their transactions are. Users are worried about mistakes, fraud and how data is used. Trust among all age groups is a good way to predict intention. Trust is very important for older people and people with low literacy because they are more sensitive to risk. In emerging markets, reports of fraud and false information make new users less likely to be hesitant. This framework uses trust and

security to explain why some customers are adopting the product quickly while others are taking their time, even though it has many functional benefits.

Cost Effectiveness

One of the financial benefits of using digital services is that they are cost-effective. These include lower service fees, lower travel costs, faster payments and no handling of cash. Research in India shows that customers like to pay online because UPI and mobile wallets let you send small amounts of money for free. People with low incomes are very sensitive to price, so cost benefits are a big reason why they choose to adopt. The framework includes cost effectiveness because it affects the formation of intention, especially in areas where traditional services cost more.

Technological Features

The technological features include how well they work with how people use them, how complicated they seem and how easy they are to try out. The diffusion theory shows that compatibility leads to early adoption because customers prefer tools that work with the way they already do things. The difficulty makes it harder to navigate, which makes it harder to accept the complexity and the technical step of using the platform. Trial opportunities help people try things out early on and feel less risky. These traits have a bigger effect on intention than beliefs that are measured in TAM. In emerging markets, compatibility influences adoption because many users lack exposure to digital interfaces. The model includes the technological parts to show this extra level of evaluation.

CUSTOMER PERCEPTION AND BEHAVIOUR

Adoption intention

Adoption intention is the decision to start using a Fintech service. TAM, UTAUT and diffusion theory studies show that intentions depend on how useful, easy to use, trustworthy and cost-effective something is, as well as how well it works with other things. Intention is a manifestation of the psychological factors influencing Fintech drivers. Customers develop intention when they recognise a concrete benefit and are confident in their ability to utilise the service. The framework considers intention as the immediate response to Fintech drivers and the preliminary indicator of the behavioural process.

Psychological Confidence

Psychological confidence shows that you are sure of yourself and comfortable using the digital. Good interactions, easy-to-use interfaces and processes that are easy to predict all help build trust. Digital adoption studies show that confidence goes up after good experiences and down after mistakes or delays. Confidence makes intention stronger and makes it more likely that people will use it often. In new markets, it's especially important because new users need to have confidence to get rid of their fear of making a mistake or losing something. The framework includes psychological certainty to explain why some customers use the service more than others, even though they all have the same level of intention.

OUTCOMES OF FINTECH ADOPTION

Adoption (Actual Usage)

Adoption refers to the actual use of Fintech-enabled banking services, translating intention into real behaviour. While intention reflects willingness, adoption captures customers' engagement with mobile banking applications, UPI platforms and other digital channels. Prior studies highlight that adoption occurs when customers feel confident about the usefulness, ease of use and security of digital services. In emerging markets, adoption is particularly important because initial hesitation and risk perceptions often delay actual usage. The framework positions adoption as a key behavioural outcome that enables customers to experience the functional and service-related benefits of Fintech.

Customer Loyalty

Customer loyalty represents the continued and preferential use of Fintech enabled banking services over time. Loyalty develops when customers repeatedly use digital services and develop trust in their reliability, convenience and efficiency. Unlike intention or initial adoption, loyalty reflects sustained engagement and resistance to switching back to traditional

banking channels. In digital banking contexts, loyalty is influenced by consistent service performance and positive usage experiences. The framework includes loyalty as a long-term behavioural outcome, capturing the enduring impact of Fintech adoption on customer and bank relationships.

Quality of Service

The quality of service is how well the digital service works. The SERVQUAL framework is adapted for digital banking through its reliability, responsiveness, assurance and interface clarity. Reliability shows that you can count on someone to do things the same way every time. Responsiveness shows how quickly help is available. Assurance is a sign of trust in the system. The interface is clear, which makes it easy to navigate. The framework includes service quality because more people using it makes operations run better, reduces mistakes and makes transactions last longer.

Customer Efficiency

Customer efficiency means that the time, energy or actions needed to do financial tasks go down. Digital tools cut down on wait times, make it unnecessary to go in person and automate everyday tasks. Research on digital banking shows that improvements in efficiency affect satisfaction and decide whether or not to keep using it. The model is efficient because it shows measurable gains after adoption.

Financial inclusion

Financial inclusion is when people who don't have access to formal financial services can get them. Fintech is making things easier to get to by breaking down geographical barriers, lowering costs and making services available in real time. In India, research shows that digital tools help rural people, women and people with low incomes get more involved. Inclusion is perceived as a more social outcome following adoption. The framework will include the larger social and economic effects of digital transformation.

CONTEXTUAL INFLUENCES (MODERATORS)

Demographics

Age, income, education and where you live are all examples of demographics. The study shows that groups have different levels of digital readiness, trust and risk perception. Younger people are more likely to use digital services because they grew up with mobile devices. Older generations put a lot of value on trust and safety. Digital literacy is linked to income and education and it affects how easy it is to use. Urban users are adopting more quickly due to enhanced network access, while rural users face infrastructural disparities. These differences make it reasonable to use demographics as moderators. The framework is based on demographics, which is why the relationship between drivers, intention and adoption is different for different groups.

Support for Policy and Infrastructure

Policy and infrastructure support includes mobile networks, digital ID systems and national payment systems. In India, UPI, Aadhaar and the low cost of mobile data have all made it easier to use digital banking. Good infrastructure makes it easier to use on purpose. Bad infrastructure makes transactions and trust harder. This construct is included in the framework to show that the model's relationships are affected by environmental factors.

Readiness of the Organisation

Organisational readiness means that banks can offer digital services. These are the system's stability, customer support, technical resources and ways to solve problems. The study shows that being very prepared makes people happier because it cuts down on service break-downs. Not preparing enough makes people less trusting and creates experiences that aren't related. Organisational readiness serves as a moderator in the framework delineating the influence of institutional capability on the interplay among adoption, service quality and satisfaction.

PROPOSED HYPOTHESES

The framework proposes four relationship groups. The first group talks about which Fintech drivers affect people's intentions and behaviours. The second group talks about how intention and confidence affect actual adoption. The third

category talks about how adoption affects the results of services. The fourth category explains the modifications of these relationships by contextual factors. The propositions are formulated based on theoretical frameworks and findings from digital banking studies in emerging markets.

H1: Perceived usefulness, Ease of use, Trust, Cost-effectiveness and Technology positively impact the intention to adopt Fintech services.

Perceived usefulness strengthens intention, as customers evaluate digital services based on expected functional advantages. TAM supports this link by believing that useful tools improve performance. Studies on the adoption of mobile banking show that customers decide to use it when they see that it is convenient, speeds up transactions and gives them real-time control.

H1a: The more perceived usefulness, the more likely is the intention to adopt.

The intention is also influenced by usability and digital literacy as a result of effort assessment. TAM and UTAUT show that the expectation of effort affects early choices. Emerging market studies show that low levels of digital literacy lower intention even when something is very useful.

H1b: The easier it is to use and the more digital literacy someone has, the more likely they are to adopt it.

Trust and security, as well as how people see risk, affect the intention. Behavioural economics explains this through behaviours related to loss and uncertainty. Research indicates that customers exhibit prolonged adoption when perceiving heightened security risks and expedited adoption when trust levels are elevated.

H1c: Higher levels of trust and perceived security lead to a greater intention to adopt.

The cost-effectiveness affects intention through a financial assessment. Customers would love to get services that had lower transaction fees, no travel costs or faster settlement. These factors affect how people first think about digital tools.

H1d: The higher the perceived cost-effectiveness, the stronger the intention to adopt.

Technological features like compatibility and low complexity can change people's intentions when they are trying to figure out how to innovate. Diffusion theory says that these traits are signs of early adopters. People are more likely to use services that are easy to use and consistent.

H1e: The more compatible something is, the less complicated it seems, and the more likely people are to use it.

H2: Higher the intention to adopt and psychological confidence, the higher is the level of fintech adoption.

Adoption intention predicts actual adoption. TAM, UTAUT and diffusion theory show that intention is the best way to guess what someone will do. Users are likely to use the system on purpose if they know how to use it, trust it and see clear benefits.

H2a: The higher the intention to adopt, the higher the level of Fintech adoption.

There is a psychological factor that decides how much digital use there is. Researchers show that having a good experience builds confidence, while making mistakes lowers it. Users who are confident do more transactions, are more likely to look into more services and use digital channels much more often.

H2b: The higher the level of psychological confidence, the higher the level of Fintech adoption.

H3: Fintech adoption positively influences post-adoption outcomes.

Actual adoption of Fintech services enables customers to experience digital banking in practice. Repeated usage allows customers to evaluate service performance, operational efficiency and the overall value derived from digital platforms. The framework positions adoption as a central behavioural outcome that drives subsequent service and social outcomes.

Customer loyalty develops when users consistently rely on digital banking services and prefer them over traditional alternatives. Repeated Fintech usage builds trust, habit formation and switching resistance, leading customers to continue using the same digital platforms over time.

H3a: Higher levels of Fintech adoption leads to stronger customer loyalty.

Adoption improves service quality because service reliability, responsiveness and performance are all measured by how often people use a system. Digital service research shows that when customers use platforms often, their quality assessments are better.

H3b: Fintech adoption positively influences perceived service quality.

Adoption will save time and trips to the store and it will also make financial tasks easier. Customers who do more business online report the highest benefits of doing business.

H3c: Fintech adoption positively influences customer efficiency.

Adoption makes it easier for people to get financial services because digital tools help people get around geographic barriers and get services right away. Studies show that digital channels make people in rural and underserved areas more interested in each other.

H3d: Fintech adoption positively influences financial inclusion.

H4: Fintech adoption is influenced by the demographics, policy and infrastructure support and readiness of the organisation.

Demographics affect the relationships in the model. The younger users are faster because they know more about computers. Older users are more likely to trust and take risks. Infrastructure is a problem for people who live in rural areas. These kinds of changes affect how drivers change their minds and how they change their minds about adoption.

H4a: Fintech drivers also do not have the same effect on the intention to adopt, depending on the demographics of people.

Policy and infrastructure support are two things that help people adopt new technology. This is because strong network connectivity and digital infrastructure across the country make things less complicated and more trustworthy. In strong infrastructure, ease of use has a bigger impact on intention.

H4b: Support from policies and infrastructure makes the ease of use have an even bigger effect on adoption intention.

Being ready as an organisation has effects because having well-established systems and being more responsive makes people happier. Little preparation lowers confidence and makes the link between adaptation and satisfaction weaker.

H4c: Being ready for change makes the positive effect of Fintech adoption on customer satisfaction even stronger.

THEORETICAL IMPLICATIONS

This framework advances theory by merging four perspectives into one model. TAM explains how usefulness and ease of use shape intentions. Diffusion theory shows how compatibility and complexity affect your initial evaluation of a service. Behavioural economics explains the role of trust and risk in your financial choices. SERVQUAL measures how adoption changes service quality and efficiency. These theories provide a view of the whole adoption process.

The model includes contextual moderators to improve the understanding of emerging markets. Demographics, policy conditions and bank readiness change the strength of these relationships. These factors explain why different groups react to Fintech in various ways. see how digital literacy and infrastructure affect your results.

The framework connects personal behaviour to large scale results. Digital activity improves service quality and financial involvement. These outcomes lead to institutional and social transformation. Linking adoption to inclusion shows how digital changes alter banking. This link helps growth in formal financial activity within new markets.

MANAGERIAL IMPLICATIONS

The framework can help design digital services. Focus is emphasized on these areas:

Clear interfaces and quick support to build trust.

Consistent online interaction keeps customers loyal to a business.

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Demographic data helps train people with low technology skills.

Fintech companies should partner with banks. Alliances focus on system integration and data security. Fintech companies could provide technical skills. Banks can provide customer knowledge and regulatory expertise. This collaboration improves engagement and service innovation.

Policymakers would understand the need to improve public infrastructure. Good network access and safe payment systems to make adoption easier. Digital literacy programs to help people with low skills. Strict consumer protection rules to make one feel safe. These actions ensure the service reaches everyone.

LIMITATIONS

This study provides a conceptual framework without empirical validation. The model fits emerging markets. It does not apply to mature digital systems in advanced economies. It treats infrastructure and rules as fixed factors. It does not track how changes over time alter your habits. These boundaries define the scope and suggest a need for future research.

FUTURE SCOPE

This framework can be used to start empirical research. Sampling frames should include diverse groups and areas like Urban and rural locations, different age groups and public and private sector banks. Structural equation modelling can test the chain of drivers and perceptions. Multi group analysis can check differences between segments. Longitudinal studies can be conducted over time.

CONCLUSION

The article proposes a behavioural and contextual framework explaining the impact of Fintech on banking in emerging markets. This framework links Fintech drivers to intention, confidence and adoption behaviour. It connects adoption to service quality, satisfaction, efficiency and financial inclusion. Contextual factors like demographics, policy endorsement and organisational preparedness effect these relationships. Digital banking adoption leads to service quality, efficiency, loyalty and financial inclusion.

The framework uses TAM, diffusion theory, behavioural economics and SERVQUAL. This integration shows the entire adoption process and one's personal behaviour affects social and institutional outcomes. It provides a foundation for future research and hypothesis testing in different settings. The model reflects conditions in emerging markets where digital literacy, infrastructure and population differences influence how you use financial services. Banks and Fintech firms can use this framework to improve their service design. Policymakers may see the need for infrastructure investment to improve inclusion. The study offers a structured approach to understand Fintech adoption and its effect on banking services.

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