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FinTech Service Quality and Customer Satisfaction: The Mediating Role of Customer Trust and the Importance of Ethical Digital Finance in India

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ABSTRACT

The introduction of FinTech technology is having a major impact on the way people conduct their finance transactions. Nowadays, mobile banking, online payment systems, and online finance services have made transactions much faster. However, customer satisfaction with FinTech service doesn't only depend on the convenience offered but also on security, reliability, confidentiality, and trust in service providers. The present paper discusses the relationship between FinTech service quality and customer satisfaction where customer trust is assumed to be a mediating variable, while ethical aspects of FinTech are important in ensuring proper services.

The research paper is based on different theories of information systems, service quality, trust and stakeholders' responsibility and suggests a conceptual model that can be applied to the Indian digital financial space. The idea behind the concept of consumer trust may help in revealing why good attitudes towards FinTech services lead to satisfaction. Ethical aspects such as honest communication, responsible information sharing, and fair treatment of consumers, instituting consumer grievance process and fraud prevention may be important for building long-term relationships with consumers.

The paper does not have any primary data results nor does it claim to have empirical confirmation. At the same time, the authors suggest some theoretical solutions for a better understanding of the subject matter in the future along with some practical results for FinTech organizations, banks, and government authorities.

Keywords: Fintech, Satisfaction, Trust, Digital Services, Service Quality, Ethical Digital Finance, India

1 Introduction

Fintech becomes an important part of the current provision of financial services. Digitalization has changed the way of transferring money, paying bills, and access to banking operations for customers.

A customer can implement many transactions at a distance, applying mobile banking and e-wallets. The development of the digital payment system in India has contributed to such developments. According to the Reserve Bank of India and According to RBI 2024a, digitalization has made financial services easier and better, still, there are problems related to cybersecurity, data protection involving third parties and customers for organizations and companies. Thus, the requirement of using digital payment has revealed new possibilities; however, these ones depend on the level of responsibility concerning customer satisfaction. Technical issue. A single successful transaction can lead to a good experience; however, the incidents of repeated technical failure, wrong transaction information or delay in solving problems concerning complaints along with worries about security can diminish the customer's trust to the application. For instance, after having made an instant payment via a UPI application, even a satisfied customer may not be happy with the service if he or she does not get any clear information about the payment status or receives an unclear transaction.

1.2 Need for a customer-centred FinTech perspective

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The theories of information systems and service marketing help to explain the concepts of acceptance of technology, quality of service, trust, and satisfaction by consumers. The Technology Acceptance Model (TAM) created by Davis (1989) stressed the two important aspects of acceptance of technologies, namely perceived usefulness and perceived ease of use.

The authors, DeLone and McLean (2003) highlighted the importance of such factors as quality of the system and quality of information for the success of information systems. The SERVQUAL framework presented by Parasuraman et al. (1988) also provided wider interpretation of service quality. Nonetheless, the provision of financial services has certain responsibility since it deals with money, transactions, identity, and other delicate data of the customers. In such services, just convenience cannot ensure a positive relationship with the client. Customers need to make sure that their transactions are done properly and that their information is treated in a proper way with necessary attention.

The systematic investigation carried out by Kaur et. al. (2024) highlighted the aspects which have an impact on trust and security within FinTech. The research identified different important subject matters, namely aspects such as trust, safety, risk, and the standard of services are discussed in the existing literature on the subject of research. The findings of the investigation show that studying the reasons which make consumers distrust digital finance products is essential, it is also necessary to analyse the customer experience itself. Consequently, there are three closely related issues which will be summarized in the project – quality of FinTech services, trust, and satisfaction of customers.

1.3 Research problem

Customers appreciate FinTech services because they are accessible, fast, and convenient. Nonetheless, there are some situations where customers feel uncertain, for instance, when they can't complete transactions, are asked for personal information without much explanation, or do not know who is responsible for solving complaints. These aspects indicate that an understanding of customer satisfaction that focuses purely on technology might miss out on some crucial elements, like trust and good ethics in serving customers. The question this paper will answer is in what way the different elements of FinTech service quality can make an impact on customer satisfaction, as well as how customer trust can explain this connection. Also, the paper will provide insights into how these companies can implement ethics in digital finance to deliver their services properly.

1.4 Objectives of the study

1. To evaluate how FinTech service quality is related to customer satisfaction.
2. To determine the significance of factors such as ease of use, reliability, responsiveness, security, and privacy in forming the idea of customers.
3. To determine how critical the importance of customer trust is in the relationship between FinTech service quality and customer satisfaction.
4. To investigate the importance of ethical digital finance in maintaining responsible relations with customers.
5. To formulate a conceptual framework and propositions for future empirical studies in India.

1.5 Contribution of the paper

This article presents a framework that links traditional quality of service and technology acceptance with customer trust and ethical responsibility. The authors analyze trust not as an independent element but further propose that it can help explain higher satisfaction of customers who evaluate FinTech positively. In addition, the authors differentiate customer trust from ethical digital finance as customer trust means customers' beliefs about service providers while ethical digital finance is the values and decisions of the service provider that relates to the customers' interests and the transparency in their communication with them.

2. Review of Literature

Egala et al., (2021) have investigated the relationship between the quality of digital banking services and customer satisfaction and retention in Ghana. The aim of this paper was to demonstrate the importance of high quality digital banking services to ensure customer satisfaction and retention. The results from this research have identified methods to improve the understanding of customer satisfaction. This however needs to consider both the quality of the digital service and the responsibility of financial technologies.

Mwiya and colleagues (2022) have researched the impact of quality electronic services offered in online banking on client satisfaction in Zambia. This has identified key areas including reliability, responsiveness, performance, assurance and security. The outcome of this research has concluded that the level of customer satisfaction depends on how the target audience view the performance of their electronic systems. To fully understand the global issues that players in the financial technologies industry face we need to understand the international aspects of this problem. Bhuvaneswari and Maruthamuthu (2024) carried out research which aimed to analyse the quality characteristics and level of satisfaction found from digital banking services. Structural equation modelling was used to identify five quality dimensions, including reliability, responsiveness, assurance, empathy & tangibility. This research showed that there is a positive correlation between

each of these service quality dimensions and the level of customer satisfaction. Additionally, the time aspect was highlighted.

Dhayanidhi and Brindha Devi (2024) researched the customer's satisfaction & understanding of e-banking services provided by private banks in Chennai. This research looked into the quality of banking services and how they impact customer expectation. A vital paper for this study as it looks into customer communication within e-banking. However, this research did not take into account some of the FinTech issues, such as the payment methods and ethical considerations around data.

Vivek et al (2025) reviewed literature surrounding quality of digital banking services and the models used to evaluate customer experience. This paper reviews literature published between 2015-2024 which discusses service quality, safety and technological innovation around digital banking. The authors highlight how quality models need to be adjusted to reflect the innovative experiences customers receive and also how technology has improved.

Kappil and Santhi (2025) researched service quality and customer satisfaction in electronic banking. The research looked at areas including reliability, website design, privacy, security & customer service. Findings indicate that satisfaction can be derived from how well a technological service has been provided, but also how much help has been provided during problematic situations. This is key to this research paper as it focuses on responsible provision of FinTech services to customers. The structure of this conceptual paper shows how this topic can be developed further through looking at transparency, privacy and treating customers fairly.

Samuel et al (2026) looked at how convenience, perceived usefulness, perceived trustworthiness, perceived risk, acceptance of digital payment technologies and consumer satisfaction affects customers in India. This was conducted by asking 589 respondents from South India.

Sankaran and Chakraborty (2022) conducted research to understand why customers use mobile banking in India. This was done by using a new version of the Unified Theory of Acceptance and Use of Technology 2 (UTAUT2). Four values were taken into account, these included social value, economic value, emotional value & quality value. Trust was also a factor. This study highlights how important the value concept is to customers when using digital banking. As without understanding the importance of trust, service quality cannot explain customer satisfaction.

Geebren et al (2021) researched customer satisfactions within a mobile banking ecosystem. This study looked at how trust is important and how the information system is efficient. The aim was to examine how service quality, technology related factors of services and structural assurances impact customer trust & satisfaction. An important paper as it shows how clients rate digital finance services.

Zouari and Abdelhedi (2021) looked at findings from a study which investigated customer satisfaction in the digital era. The extended service quality model was used in Islamic banking. Digitalisation was acknowledged as an important part of service quality in banking. The authors proved that clients rate banking services based on traditional criteria and the digital experience they have gained.

Rhanoui (2022) looked into various factors impacting customer satisfaction and trust in FinTech banking services. The author mentioned how FinTech services can alter customer expectations and how trust is important when carrying out transactions using technologies. This research is relevant to this paper as it looks at trust and satisfaction in FinTech services. The findings confirm the thesis statement within this paper.

Findings from Franciska and Sahayaselvi (2024) show that mediating factors such as customer awareness, usage behaviour & satisfaction have been analysed. This paper shows that customer knowledge is important in presentations relating to digital payment systems, but also in practice. This supports the wider idea that customer opinions can be dependant on FinTech solutions being available and used.

3. Contribution of the present study

A significant contribution of this study is the combining of concepts of service quality, technology acceptance, trust, and stakeholder's views into customer satisfaction framework as per FinTech services in India. The article emphasizes the need for distinguishing between functional service quality and customer trust and ethical responsibility. This will potentially help future research identify if service quality directly or indirectly contributes to customer satisfaction through trust, as well as how responsible business practices make customer relationships more durable.

3.1 Security, privacy, and customer perceptions

Due to the fact that the transactions involve financial assets and sensitive information, security and privacy assume a particular importance in digital financial services. Customers may be worried about account misuse, fraudulent transactions, data being shared with unauthorized parties, and identity theft. The RBI has issued directions aimed at security of digital payments, which determine the expectations on governance, security of the transactions, authentication of transactions, fraud risk management, and grievance procedures for the regulated entities. The subsequent RBI directions on cyber resilience and digital payment security controls apply to non-bank payment system operators. Although the importance of security for the digital payment system is evident given the

existing regulations, it should be noted that regulatory compliance and customer perceptions are two different concepts. A service provider may apply security practices without conveying them to customers as well as a customer may have confidence without a complete understanding of the risks.

3.2 Customer trust in FinTech

Customer trust involves a customer's degree of trust in a service provider when the outcome is uncertain. In digital finance, trust may include the accuracy of the transaction, safeguarding of personal information, justice of the service process, and the ability of the vendor to resolve issues. McKnight et al. (2002) constructed and evaluated the measures of initial trust toward online vendors, showing the importance of trust in online commercial relationships. Gefen et al. (2003) linked trust with technology acceptance model to explain the behaviour of online shoppers. While these studies do not prove the relationships suggested for every Indian FinTech service, they provide a theoretical background for evaluating trust in digital transactions. Trust may develop from repeated positive experiences, good communication, reliable service provision, and proper resolution of complaints. Meanwhile, trust may decrease as a result of unexpected transaction failures, misleading information, and poor measures after security incidents. In the current framework, customer trust is seen as a possible mediator between FinTech service quality and customer satisfaction, which suggests that service quality can help improve service user satisfaction by making them feel confident in the service provider.

3.3 Customer satisfaction

Customer satisfaction can be understood as the overall assessment of an individual in regard to a service experience. According to Oliver (1980), satisfaction is about expectations and results. In the services of digital finance, satisfaction can be characterized by the simplicity of transactions, correctness of the services, honesty of the information, helpfulness of the support, and trust towards the service provider. Customer satisfaction is not the same as the adoption of the service, its usage, or customer loyalty. A customer can know the application without being satisfied or be satisfied with the application but with no loyalty to it. The difference is necessary for the studied of customer satisfaction as an outcome in this paper.

3.4 Ethical digital finance

The focus of the following writing is on ethical finance and explains how it involves the responsible provision and use of technology-based financial services, which means ensuring transparency and fair treatment, proper use of data, protection from avoidable harm to customers, and having an accessible complaint resolution. Ethical responsibility invades the ethical use of digital finance because ethical principles cannot only meet the basic requirements of technology but also provide explanations of all potential charges, the outcomes of the transaction, and the use of information. Ethical finance should involve the consideration of social inclusion since complicated user interfaces and a lack of proper literacy may create problems for some clients. The key point made in the paper is that ethical finance can be seen as a principle of service provision that influences the process considerably.

4. Theoretical foundations

4.1 Technology Acceptance Model

As stated by Davis' Technology Acceptance Model perceived ease of use and perceived usefulness will influence how individuals accept the information technology. When looking at FinTech, perceived usefulness refers to how much a service will help clients achieve their financial operations whereas perceived ease of use refers to how much effort will be required to use the application. This provides an insight into why having a system that is easy to use is important. However, this is not enough for the finance industry as it does not guarantee that people will trust, feel secure or have a positive experience. This study therefore uses the concept of technology acceptance.

4.2 Information Systems Success Model

DeLone and McLean (2003) proposed an updated model for information system success. This includes factors such as system quality, information quality, service quality, use, satisfaction and benefits. This model has been used as it is vital that FinTech services provide high performance, fast data retrieval and technical support. If the platform shows issues with data flow or does not process transactions correctly it will not guarantee a positive experience for customers despite using advanced technology. This has been included within the framework.

4.3 Trust-based perspectives

The trust-based approach outlines how a customer can choose whether to trust digital services amidst uncertainty. In particular, foundation works of McKnight et al. (2002) and Gefen et al. (2003) serve as the basis for trust research in the online context. When it comes to FinTech sector, the major components which can lead to the emergence of trust include competence, predictability, security, and care for customers.

4.4 Ethical and stakeholder-oriented perspectives

The key idea of the stakeholder theory, proposed by Freeman (1984), is that one has to look at decisions made in the organization from the viewpoint of the stakeholders whose interests may be affected by them. In the financial sector, stakeholders are outlined to be customers, banks, providers of IT services, authorities, merchants, and members of society. From this standpoint, the company should not evaluate the performance

merely in terms of the amount of transactions or the level of revenues. It has also to understand whether customers' needs are satisfied, data protection is ensured, and issues are properly resolved. Normatively, stakeholder theory shows the ethical aspect of the proposed model. However, it does not imply a statistical impact on customer satisfaction, which has to be studied in the future.

5. Conceptual Framework

According to the conceptual framework, the quality of Fintechs serves to affect customers' satisfaction with the service by way of customer trust, with responsible service provision kept in view. The conceptual framework makes reference to the Technology Acceptance Model (Davis, 1989), the Information Systems Success Model (DeLone & McLean, 2003), as well as other approaches to trust in digital transactions. Therefore, the quality of Fintechs can be understood through five dimensions, namely, how easy the solution is to use, its reliability, its responsiveness, as well as the security and protection of privacy of personal information. Ease of use refers to how easy a person can use the interface of the application to carry out transactions, while reliability stands for the accuracy and consistency of the service. Responsiveness means availability of the service in case the customer needs to address the problem he/she faces. Security and protection refer to how secure people feel when performing the transactions and how responsibly their personal data is being handled.

Customer trust is treated as a mediating factor between the quality of FinTech services and customer satisfaction. Customers may start trusting a provider more when reliable transaction processing takes place, clear information is provided, and necessary security and privacy measures are in place. In this regard, customer trust may result in a better evaluation of service quality. The framework highlights customer satisfaction as a central dependent variable. It represents the overall customer view of the quality, reliability, safety, and responsiveness of FinTech services. The framework suggests that service quality can affect the level of customer satisfaction directly or indirectly through the act of building customer trust. Ethical digital finance underlies the framework. It consists of transparent communication, fair customer service, accountable data use, correct security measures, easy resolution of complaints, and consideration of customer interests.

5.1 Structure of the Conceptual Framework

The framework presents the following relationships:

i. Independent construct: Quality of FinTech services as expressed by the factors of simplicity in use, trustworthiness, willingness to help, safety, and confidentiality.
ii. Mediating construct: Customer confidence, showing customer assurance in reliability, honesty, and actions of FinTech services providers.
iii. Dependent construct: Level of satisfaction, specifying the customer's evaluation of FinTech services received.
iv. Ethical principle: Ethical principles of digital finance include openness, justness, and safety.

The proposed model merges operational features of digital financial services with the significance of customer trust. The model recognizes that customers want to have both promptness and simplicity of the transaction and safety of transactions, as well as responsible behaviour with data.

5.2 Explanation of the Conceptual Relationships

The immediate link between the quality of FinTech service experience and customer satisfaction can be identified in customer perceptions of digital finance services, where a simple interface ensures that less effort is needed for the transaction. Reliable processing and satisfactory customer service, on the other hand, enhance the service experience in general, and both security and privacy assurances have impact on the overall assessment of a particular platform. Moreover, trust also helps explain the above-mentioned relationships, as customers who may view a FinTech provider as reliable will feel more at ease when conducting financial transactions, leading to an overall positive perception of satisfaction. Ethics in digital finance reinforces the connections between two parties by putting an emphasis on the importance of delivering services responsibly. Transparency calls for openness in communication, ethical usage of customer data, fairness in treatment, and quick conflict resolution procedures. Ethics will not only streamline technical performance and compliance with applicable rules, but also make their work significantly better. In this vein, the overall concept implies that customer satisfaction in FinTech heavily relies on the combination of functional service quality, customers' trust and ethical business practices.

5.3 Conceptual Contribution

The framework has a theoretical significance since it incorporates service quality, customer trust, customer satisfaction, and ethical digital finance in a single explanatory framework. The service quality determines how well the digital banking services work while customer trust brings in the relational aspect of trust that the customers have in service provider companies. The ethical digital finance element introduces a sense of responsibility associated with ethical digital finance by focusing on aspects like the transparency of operations, fairness, privacy, and customer protection. The framework has been developed with a focus on guiding future empirical research rather than test the hypothesis. The nature of application

varies among different digital payment systems, mobile banking services, and other FinTech firms. The future investigations can verify different relationships that have been formulated based on empirical measures and methods in the context of Indian conditions.

6. Discussion

6.1 Understanding satisfaction beyond convenience

The concept of framework clarifies the meaning of satisfaction in FinTech and makes it more extensive than only convenience and speed of transaction. While ease of use still matters, it is accompanied by reliability, responsiveness, security as well as privacy. A payment app may have fast transactions but can still cause dissatisfaction if transaction records are unclear and support is difficult to access. Similarly, a service can ensure good security but still provide terrible experience if instructions are unclear.

6.2 Why customer trust matters

Trust in customers may explain how service quality relates to satisfaction. Customers can consider both how effective a service is and whether they can trust the service provider in case of uncertainty. Trust can be especially important in situations when customers encounter problems with service failure, suspect fraud, or experience any questions regarding their private information. In this case, communication and problem-solving will affect how customers view their relationship with the service provider. However, this mediating role is a theoretical assumption to be tested in future studies.

6.3 Ethical responsibility in digital financial services

The concept of ethical duty is significant in the context of the FinTech sector because it functions within a sphere populated with vulnerable financial situations, personal information and possible information asymmetry because clients may not always have an adequate level of expertise to judge every aspect of security preparations or all data practices. In consequence, those FinTech organizations that functions responsibly have to ensure access to comprehensible data, avoid deceptive interface design, provide their clients with updates on fees and transaction statuses and give an opportunity to express their complaints. The RBI's framework of digital payment security is relevant in terms of security requirements and customer protection (RBI, 2021, 2024b).

6.4 Relevance to the Indian context

India is a valuable case to study because digital payments are part of daily businesses in the country. The Reserve Bank of India's (RBI) report on digitalization highlights the advantages of having greater inclusiveness but also the obstacles that come with issues like privacy, cybersecurity, and inter-connectedness of financial systems (RBI, 2024a). Customer experiences depend on their digital literacy, language barriers and availability of devices, prior exposure to digital payments and other available options. Therefore, future research has to take into account that FinTech users cannot be treated as a single entity. Researchers can look into whether the impact of the identified variables is different for users from different areas - urban versus rural, first-time versus expert users, and so on.

7. Implications of this research

7.1 Implications for financial service providers

First, the systems created by service providers are expected to be user-friendly yet secure. Service users must get clear information on how to proceed with their buy-in transactions. Second, reliability of transactions, the accuracy of records and transparency in case of failed or postponed transactions come into prominence. Third, customer support must be readily available and efficient. Complaint resolution procedures have to be explained in terms of their details, which should not be too burdensome for customers. Fourth, it is necessary to describe security and privacy procedures in plain language. Users must be informed about the applicable data processing and transaction protection procedures. Finally, service providers have to assess how satisfied their customers are through measures other than the number of downloads or transaction amounts. User feedback and complaint resolution process evaluation will help compare the quality of services better than simple statistics.

7.2 Implications for policymakers and regulators

By implementing appropriate safety regulations, ensuring proper disclosures, effective grievance resolution and consumer education, policymakers and regulators can support the creation of an ecosystem with responsible digital finance. Financial literacy programmes can assist clients in identifying some common fraudulent techniques and being aware of some basics of transaction security. Nevertheless, consumer education should not mean that the entire responsibility for the prevention of fraudulent cases should lie with the customers. The existence of both well-informed clients and responsible service providers is key for the balanced approach. The theoretical framework may help to study the interdependence of these responsibilities with the quality of service perception, trust and satisfaction level.

8. Conclusion, limitations and future research

8.1 Conclusion

FinTech has transformed the manner in which financial services are delivered, bringing about easy and fast digital transactions. However, customer satisfaction extends beyond the availability of technology to the dependability of the services, the clarity with which information is delivered, the efficiency of problem resolution, and the perceptions of the clientele about the safety and

privacy practices of the service provider. The research in this paper establishes the connections between all these factors by presenting a conceptual framework that combines ease of use, reliability, responsiveness, security, and privacy protection in relation to customer satisfaction. Trust is proposed to become a mediating variable within this relationship. However, the idea of ethical digital finance provides a basis to create responsible relationships with the customers. The research presented in this paper contributes to the field by combining service quality, technology acceptance, trust, and responsibility with respect to stakeholders into one discussion suitable for the context of India. The framework suggested in the paper may serve as a starting point for further research, even though it should not be treated as confirmed findings. The findings of the paper suggest that responsible digital finance services can combine convenience with reliability.

8.2 Limitations

The present study is conceptual in nature. It does not use primary data, conduct any form of statistical testing, or provide empirical validation. Its propositions stem from existing theoretical frameworks as well as selected literature, rather than from a formally conducted systematic review process. Thus the model developed in the study does not make it possible to determine the strength and statistical significance, as well as the causal relations between the phenomena identified. The study is also of a more general nature, as FinTech services include many other services that can imply different risks and different client needs. The data obtained by future studies dealing with digital payments cannot necessarily be generalized to other forms of FinTech, such as digital lending or investment applications.

8.3 Future research directions

In the future, it is possible to assess the proposed framework based on survey data collected from people using digital finance services in India. Researchers can develop or adapt established tools measuring service quality, customer trust, perceived security, privacy protection, ethical behaviour, and satisfaction. Further empirical studies can analyse direct relations between service quality dimensions and satisfaction as well as indirect relationships through customer trust. Mediation analysis may be applied as long as the data, the model, and the research design allow for this. In addition, future studies may draw a comparison between FinTech services, investigate the difference in the level of financial literacy, and explore the role of complaints resolution and perceived fairness in creating customer trust. Longitudinal studies may show the difference between one-time satisfaction received after an operation and long-term assessment of a customer. This would allow for checking if the relationships proposed in the study work.

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