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CUSTOMER SATISFACTION AND FINANCIAL LITERACY AS KEY DRIVERS IN FINTECH ADOPTION: EVIDENCE FROM PAKISTAN

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ABSTRACT

In the context of Pakistan, this study examines the influence of two important Fintech factor (perceived ease of use and perceived usefulness), using financial literacy as a moderating factor and customer satisfaction as a mediating variable. Understanding the factors that influence user acceptance is crucial for financial institutions and policymakers looking to improve service delivery and advance financial inclusion as Fintech continues to change the financial services industry. The study uses structural equation modelling (SEM) to examine the connections between these characteristics using data from 268 active users of mobile banking apps like JazzCash and EasyPaisa. This study also demonstrates that better customer satisfaction leads to significant user adoption intention through enhanced perceived utility and user simplicity. The study confirms that financial literacy enhances the positive relationship between Fintech factors and customer satisfaction thus highlighting the importance of educating consumers about financial products. Financial institutions along with Fintech companies can benefit from this research when designing digital platforms that focus on user-friendly interfaces and practical functionality and dependable operations. The integration of financial literacy programs leads to increased client satisfaction and confidence which will drive broader acceptance of digital financial services and generate sustained growth.

Key Words: *Fintech, Customer Satisfaction, Ease of Use, Perceived usefulness, Financial Literacy.*

INTRODUCTION

As financial technology transforms the financial services industry, fintech's influence on client happiness grows. Fintech technologies improve client experiences by enhancing convenience, security, and customization. Customer experience is being profoundly impacted by the financial services industry's transformation due to the emergence of financial technology, or FinTech. FinTech provides more effective, accessible, and user-friendly services by utilizing technology like mobile apps, blockchain, artificial intelligence, and big data. This improves ease and satisfies the demands of a tech-savvy consumer. The transformation delivers enhanced customer satisfaction through simplified operations that reduce costs and provide better transparency. The combination of immediate and personalized service requirements with financial inclusion benefits marginalized groups through fintech solutions such as fast payments and customized financial guidance and basic financial product access. The successful delivery of improved

customer experiences through FinTech demands user-friendly interfaces alongside consumer trust and secure digital platforms with dependable operations. Financial institutions need to understand how FinTech influences customer experience to stay competitive in the digital world. Organizations must understand key trends and obstacles as well as opportunities that lead to better customer satisfaction and loyalty. The financial landscape in Pakistan has undergone a complete transformation because of Fintech-powered digital financial services which have driven substantial changes in how customers behave and receive services. The broad adoption of Fintech through digital payment systems and mobile banking services has enabled financial institutions to enhance their service convenience and inclusiveness and operational efficiency. The adoption of Fintech solutions by Pakistani customers depends heavily on their perceptions regarding usefulness alongside simplicity of use and trust and user innovation. The degree to which users find Fintech easy to operate serves as a fundamental factor in their adoption process because it directly shapes user satisfaction and engagement (Zhang et al., 2023). Users base their decision to adopt Fintech on the expected advantages which means that perceived usefulness (PU) plays a major role in determining their adoption intentions. The willingness of users to adopt new technologies through their innovative nature directly shapes their adoption intentions (Ashraf & Shafiq, 2023).

Zhao et al., (2024) indicated that consumer confidence in Fintech platforms is more important than other aspects, making trust a key determinant of Fintech adoption. Singh (2024) exerted that positive user experiences in Fintech services help establish trust which leads to greater intentions of service usage. Furthermore, it has been demonstrated that various financial technology services especially payment and investment technologies positively affect how satisfied customers are with their experiences (Khudair & Hussein, 2022). Results of Alshathry & Almeshal (2022) revealed that customer satisfaction is significantly impacted by perceived usefulness and ease of use, and all three factors significantly increase Saudi customers continued use of FinTech. Shahzad et al., (2022) showed how attitudes toward adoption and behavioural intentions to utilize the Fintech online platform are significantly influenced by customers' perceived ease of use, trust, and customer innovation in Fintech services. Perceived utility, however, has no discernible impact on adoption attitudes or behavioural intentions to use the online loan provider. Kee at el., (2024) specified that user satisfaction creates trust while trust strengthens user happiness through FinTech service elements which include security measures and privacy protocols alongside user-friendly design and service convenience. FinTech organizations must concentrate on both customer satisfaction efforts and trust-building activities because this reciprocal connection forms the basis for lasting relationships with their users.

Hence, this study is an attempt to assess The Impact of Fintech Factors on User Adoption Intention through Customer Satisfaction: The Moderating Role of Financial Literacy in Pakistan. This study provides value to both policy makers and financial institutions and Fintech companies by enabling them to create tailored solutions that enhance user-friendly interfaces and build trust through security and transparency and support financial education initiatives for confident use. The comprehensive approach both drives higher customer satisfaction and leads to broader Fintech adoption which supports digital financial inclusion and economic growth among Pakistan's underserved communities. Also, models like Unified Theory of Acceptance and Use of Technology (UTAUT) and the Technology Acceptance Model (TAM) utilized here to establish the influence of perceived benefits and ease of use on Pakistani consumers' Fintech adoption intentions. Digital financial products which present clear benefits in speed and accessibility and general usefulness together with simple user interfaces attract more consumers. The willingness to adopt advanced financial technologies depends heavily on establishing trust with Fintech service providers because it reduces perceived risk. User innovativeness serves as a key factor for adoption behaviours in fast-evolving digital financial environments because it measures how much a person likes to try new experiences and technologies.

LITERATURE REVIEW

Customer adoption intention refers to an individual's readiness or willingness to use and accept a new product, technology, or service. It

signifies the likelihood that a customer will try and continue to utilize the innovation, influenced by their perceptions and evaluations of its benefits and ease of use (Rogers et al., 2014). In the context of Fintech, adoption intention captures the extent to which consumers are motivated to engage with digital financial services based on factors like perceived usefulness, ease of use, trust, and personal innovativeness. Olausson et al., (2017) examined the factors that initiative millennials' adoption of Fintech. He discovered that levels of financial literacy and lifespan had a significant effect on their intentions. Srivastav et al., (2024) studied the digital transformation in banking, discussing its advantages and challenges which covered digital banking history, fintech's importance, impacts on customer and also cybersecurity aspects by examined blockchain's potential. It concluded that digital transformation enhances retail banking, improving efficiency and customer service while cutting costs. Ali et al., (2024) exerted that mobile banking serves as a major factor for enhances financial inclusion or literacy and ultimately significantly effects the economic growth (GDP). Also, males are found to be more financially literate than females in Pakistan. The research of Alamgir et al., (2024) revealed that Pakistani Islamic banks exaggerated each of the electronic banking technology parameters which included ease of use and performance expectations as well as security and privacy measures along with social impact factors. Nalini (2024) examined how FinTech affected Chennai's financial behavior and found that the main determinants of FinTech adoption were usefulness, performance, convenience of use, societal influence, trust, security, risks, and technology and financial knowledge. These elements emphasize the importance of literacy, social influence, and trust and have a major impact on saving and spending habits. Huparikar & Shinde (2022) explored that there is the need for banks to adapt and innovate in response to market dynamics, highlighting customer satisfaction's central role in competitiveness. Choudhary et al., (2023) examined the effect of FinTech on banking client satisfaction. According to their results, FinTech has a beneficial impact on user happiness, providing banks and policymakers with information they can use to adjust to the evolving financial landscape.

Sharma (2022) investigated how technology affects the satisfaction of State Bank of India clients and found that they were less satisfied with responsiveness and accessibility, but more satisfied with security and reliability services. The paper highlights the significance of technology in enhancing customer satisfaction and relationships. Alnsour (2022) examined the FinTech's impact on consumer loyalty in Islamic banks in Jordan and discovered that six independent variables connected to FinTech services greatly impact consumer loyalty intentions, highlighting the importance of consumer experience. Kaur et al., (2021) studied digital banking service quality's impact on customer satisfaction in Northern India and suggested both responsiveness and tangibility and dependability significantly influenced customer satisfaction levels which provides essential insights for optimizing digital operations. The research on coffee shop customer satisfaction in Bandung shows that the quality of digital banking services influences client happiness. Whereas, the study by Amanda et al., (2017) concluded that customer satisfaction refers to a person's enthusiastically positive assessment of products or services following their usage. In contrast, customer satisfaction is a measure of the gap between customers' expectations of what they want and how well companies deliver on those expectations (Smolarczyk 2018). In addition, the effect demonstrated inside of a user's experience with your product or service can have an important impact on their decision toward satisfaction.

According to Hadid et al., (2020) customer satisfaction is how well a product meets the consumer's expectation and that can help you better understand what your customers want. Customer satisfaction is associated with the qualities of privacy, ease, and services. The previous research shows that this relationship exists (Doraisamy et al., 2022). Fintech companies need to be concerned about the security of their services and products as well as customer satisfaction. Customer satisfaction with Fintech goods and services is positively affected by security, as shown by previous research that showed that mobile payments are positively correlated with security (Smolarczyk 2018). The second aspect is the relation between consumer satisfaction and convenience with financial technology goods and services.

Moreover, Financial literacy is defined as "the ability to use personal finance-related info to make informed decisions" (Huston 2010). Persons with poor financial literacy may be less able to recognize and understand how Fintech services could benefit them. Fintech is a broad concept that encompasses the collection of various technology-based services related to financial institutions. This research focuses on gathering data, not defining what Fintech is or how it functions (Alkhwaldi et al., 2022). The quantitative research of Saeed et al. (2024) demonstrated the critical role of financial inclusion for achieving sustainable development goals particularly in economic welfare elevation through enhanced financial literacy. Complementing this perspective, Ali et al. (2021) The study explored how financial behaviour interacted with financial satisfaction and financial literacy levels. People who demonstrate better financial literacy tend to show improved financial behaviour and higher satisfaction with their financial situation according to their findings. The researchers discovered that financial conduct served as an intermediary between financial literacy and satisfaction so higher financial literacy leads to better financial practices that ultimately increase satisfaction with money. Ali et al., (2024) demonstrated that students in Pakistan are becoming much financially literate by using digital banking services which leads to affect their savings behavior positively. Dilshad et al., (2024) revealed that financial literacy could significantly increase the influence of financial decisions made by Pakistani government and private lecturers. It means that if lectures are financially literate, they can manage their finances efficiently and can make profitable financial decisions.

2.5 Research Hypothesis

H1: There is a positive relationship between perceived ease of use and user adoption intention.

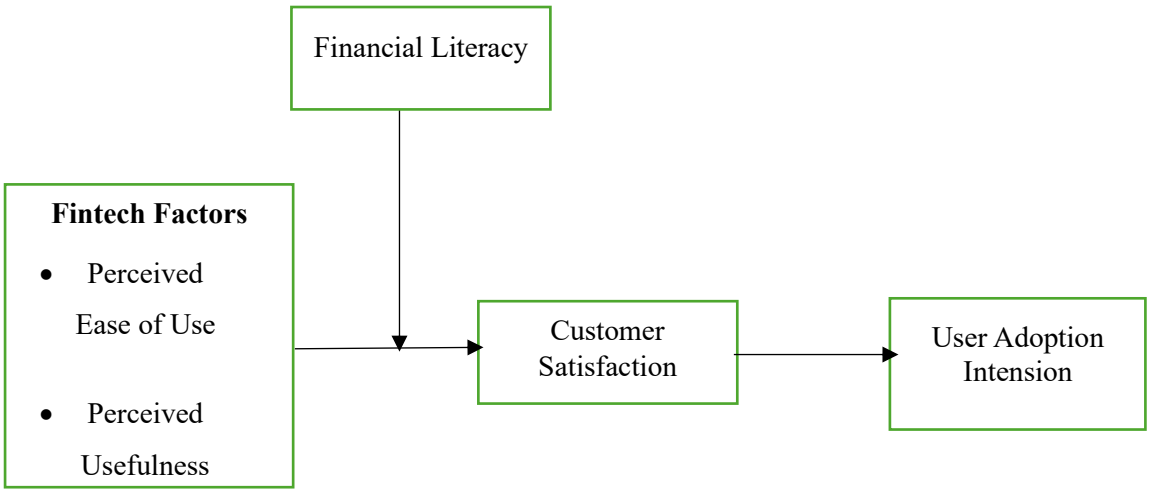
H2: There is a positive relationship between perceived usefulness and user adoption intention.

H3: There is a positive relationship between trust and user adoption intention.

H4: There is a positive relationship between user innovativeness and user adoption intention.

H4: The relationship between Fintech factors (perceived ease of use, perceived usefulness) and customer adoption intention is positively mediated by customer satisfaction.

H5: The relationship between Fintech factors (perceived ease of use, perceived usefulness) and customer satisfaction is positively moderated by financial literacy.



3. Data and Methodology:

Overall structure or plane utilized to conduct the whole study is called research design. Tailoring of research design usually depends upon the type of study just like testing of hypothesis, exploratory type or descriptive (Sakaran and Bougie 2010). If a study utilizes testing of hypothesis so the purpose is to explain the relation among certain variables or might be to get the conflicts among the variables (Sakaran and Bougie 2010). Research design used here is cross-sectional which means that data collected at a single point of time by conducting the survey from 281 shopkeepers those whose use Jazz-cash and Easy-

Paisa mobile application for money transections on daily basis. Further a construct of items questionnaire was developed for the conduct of survey with Likert scale. Different statistic techniques for analysis are planned such as descriptive statistics, validity, reliability, correlation analysis, confirmatory factor analysis, exploratory factor analysis (EFA) as well as structural equation modeling (SEM)
technique. Statistical Package for the Social Sciences (SPSS) 19.0 was used for basic
statistical analysis in the initial stage of data analysis. An attempt was made for screening of data.

To ensure validity and reliability of the measurement scales a thorough analysis was conducted on the survey instrument. Reliability refers to the stability and consistency of measurement across different dimensions using the same instrument, differing from validity (Price et al., 1981; Hair Jr. et al., 2017). Before conducting reliability analysis, uni-dimensionality of each scale was confirmed. Two main approaches exist: the test-retest strategy, which checks response consistency over time, and the internal consistency method, which examines correlations among items within a scale (Nunnally & Bernstein, 1994). Since data was collected once, internal consistency was applied by analyzing item inter-correlations and Cronbach's alpha, with 0.60 as the acceptable cut-off (Cortina, 1993; Hair Jr. et al., 2017). Additionally, composite reliability was assessed to ensure model fit (Chau & Hu, 2001). Following Bagozzi and Yi's (1988) recommendation, a threshold of 0.60 was used to confirm composite reliability, making both methods essential for establishing internal consistency and construct validity. Also, Multi-collinearity was checked through the correlation matrix in this study, since it complicates the relationship. As such, an r value shown in the correlation table was closely observed and a threshold level of 0.90 was set to handle multi-collinearity issues.

4. Results and Discussion

4.1: Descriptive analysis

To conduct this study 500 questionnaires were distributed to shopkeepers which dealing with daily mobile payments and receiving utility bills on regular basis. Almost all the shopkeepers are male and less educated. So, the descriptive statistics are as follows:

Table 4.1: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
PEO1	268	1	5	2.84	.905	.208	.149	-.699	.297
PEO2	268	1	5	3.00	.972	-.049	.149	-1.022	.297
PEO3	268	1	5	3.03	.971	-.035	.149	-1.071	.297
PU1	268	1	5	2.66	.948	.158	.149	-.886	.297
PU2	268	1	5	3.20	.965	-.506	.149	-.666	.297
PU3	268	1	5	2.53	1.025	.339	.149	-.674	.297
PU4	268	1	5	2.73	1.086	.223	.149	-1.054	.297
FL1	268	1	5	2.43	.971	.772	.149	.055	.297
FL2	268	1	5	2.37	1.006	.740	.149	-.027	.297
FL3	268	1	5	2.25	.854	.723	.149	.354	.297
CS1	268	1	5	4.02	.734	-.665	.149	1.001	.297
CS2	268	1	5	4.01	.719	-.632	.149	1.064	.297
CS3	268	1	5	4.07	.705	-.676	.149	1.291	.297
UAI1	268	1	5	3.91	.719	-.781	.149	1.418	.297
UAI2	268	1	5	3.88	.730	-.569	.149	.826	.297
UAI3	268	1	5	3.74	.758	-.625	.149	.579	.297
Valid N (listwise)	268								

Out of 500 separated questionnaires, few were uncompleted and did not used in further analysis. Rest of the questionnaires were removed due to outliers. So, results and discussions are based on 268 remaining respondents. The summary of mean, standard deviation, skewness and kurtosis and item-total co-relation for perceived usefulness, ease of use, Financial Literacy, Customer satisfaction and User adoption intention is presented in table 4.1. The above table has successfully shown the data normality as mean

values are appropriate and skewness and kurtosis has value within -3 to +3. The value of Cronbach alpha, perceived ease of use is 0.891, perceived usefulness 0.815, financial literacy 0.910, customer satisfaction 0.927, and the value of Cronbach alpha of user adoption intention 0.870 shows the achievement of data reliability above cut-off point suggested by Hair et al. (2017).

4.2 Exploratory Factor Analysis:

As mentioned above that is to identify underlying variables and construct uni-dimensionality, EFA was used. In this regard, the maximum likelihood estimation approach and principal component factor analysis with promax rotation was used. Furthermore, values were suppressed up to the value of .35 after sorting by size and small coefficients. Initial Exploratory Factor Analysis included all 30 items for the 4 proposed constructs of primary interest. Six factors that were identified and promax rotation in the primary component factor analysis accounted for 69.658% of the total variance. KMO value achieved, as a degree of determining sampling appropriateness, was 0.826 and deemed acceptable, as per the rule given by Hair Jr. et al. (2017). The value of Bartlett's Test of Sphericity was also found to be significant. Although, an examination of the pattern matrix reveals that some of the items were overloading on other factors.

Table 4.2: Pattern Matrix

	Factor				
	1	2	3	4	5
CS2	.941				
CS1	.911				
CS3	.829				
FL2		.966			
FL3		.869			
FL1		.804			
PU1			.742		
PU2			.734		
PU3			.728		
PU4			.706		
PEO3				.937	
PEO2				.928	
PEO1				.672	
UAI1					.918
UAI2					.892
UAI3					.670

The final EFA included the remaining 16 items resulting in 5 factors with Eigen values greater than 1 explaining 79.457% of cumulative variance. The Eigen values for extracted factors fall between 1.404 and 4.935. Moreover, range of factor loadings is from 0.670 to 0.966. Any other factor not explained more than 10% of variance, showing that there was no any general factor available. Sample was considered adequate owing to KMO value of 0.826. Value for Bartlett's Test of Sphericity was also significant, indicating a strong relationship between items.

4.3 Confirmatory Factor Analysis:

A plausible model was identified after performing EFA. According to pattern matrix from EFA, proposed plausible measurement and structural model was subjected to specification for both independent and dependent latent variables to establish convergent validity & discriminant validity of constructs in this study. In fact, it is recommended to validate measurement model before evaluating structural model. As described earlier, the five steps: starts with the model specification; identify the model; estimation parameters need to be set; goodness-of-fit indices are measured; and finally, the model is re-specified on the basis of goodness-of-fit indices.

The present study was constrained to models of just-identified or over-identified, which was done through Maximum Likelihood (ML) estimation. Furthermore, goodness-of-fit was achieved through multiple goodness-of-fit indices including χ^2, NC, GFI, AGFI, RMSEA, NFI, CFI

and TLI. The modification indices were used to improve overall model fit. Finally, validity of specified model was tested before further analysis. The ML estimate for measurement model of unidimensional constructs in the current study is shown in Figure 4.1. The unobserved variables are shown as ellipses, while the observed variables are seen as rectangles. Single-headed arrow shows effect of one variable on another. The values shown beside single-headed arrows indicate standardized estimate of observed variable on a latent variable. The values for the standard error are shown beside respective estimate.

Table 4.3: Model Fitness

Goodness of fit Indices	*Criteria*	*Measurement Model*
Absolute Measures		
X^2	Nill	132.837
NC	≤ 5	1.413
RMSEA	≤ 0.08	0.039
Incremental fit indices		
NFI	≥ 0.80	0.954
CFI	≥ 0.90	0.986
TLI	≥ 0.90	0.982

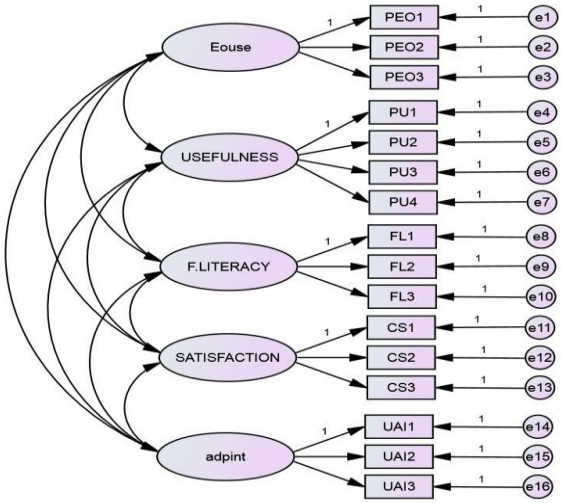


Table 4.4: Factors Loading with and without CLF

Standardized Regression Weights			Without CLF	With CLF
PEO1	<---	Perceived Ease of use	0.762	0.643
PEO2	<---	Perceived Ease of use	0.909	0.843
PEO3	<---	Perceived Ease of use	0.903	0.856
PU1	<---	USEFULNESS	0.731	0.383
PU2	<---	USEFULNESS	0.736	0.568
PU3	<---	USEFULNESS	0.695	0.176
PU4	<---	USEFULNESS	0.741	0.104
FL1	<---	F.LITERACY	0.843	0.724
FL2	<---	F.LITERACY	0.932	0.824

FL3	<---	F.LITERACY	0.87	0.81
CS1	<---	SATISFACTION	0.916	0.897
CS2	<---	SATISFACTION	0.969	0.95
CS3	<---	SATISFACTION	0.814	0.794
CAI1	<---	ADOPTION INTENTION	0.873	0.846
CAI2	<---	ADOPTION INTENTION	0.913	0.87
CAI3	<---	ADOPTION INTENTION	0.729	0.66

Summary of Results:

Table 4.5 Summary of Results

	Path	Unstandarized Estimates	SE	P-value	Results
H1	PEU → UAI	0.2058	0.0451	***	Supported
H2	PU→ UAI	0.2381	0.0485	***	Supported
H3	PEU→ CS	0.1921	0.0464	***	Supported
H4	PU → CS	0.2319	0.0498	***	Supported
H5	PEU→CS→UAI	0.1166	0.0409	***	Supported
H6	PU→CS→UAI	0.1318	0.0446	***	Supported
H7	PU→FL→CS	0.1209	1271	0.3423	Supported
H8	PEU→FL→CS	0.0973	0.1200	0.4182	Supported

Note: * p<0.05; ** p<0.01; *** p<0.001

5. Conclusions

Fintech is an emerging technology in Pakistan and especially in Southern Punjab. Most of the people are not aware and open to use mobile applications in transecting payment from one city to other or in doing payments from their mobile phone applications. This investigation was an attempt to find the factors that could affect the customers' satisfaction in Jazz-cash and Easy paisa mobile application so that customers can adopt Fintech services in their daily transection. In this course, perceived ease of use and perceive usefulness were taken as factors of Fintech, customers' satisfaction as mediator and user adoption intention as dependent variable while financial literacy was taken as moderator. The results of this investigation revealed that, customers' satisfaction mediates the effect of Fintech services in user adoption intention while financial literacy does not moderate customer satisfaction. This study has opened new debates for future studies and have implications for both academicians and businesses as well.

5.1: Practical Implications

The study of financial technology (Fintech) and its impact on user intention to adopt Fintech solutions has several implications for both businesses and consumers. For businesses, understanding the factors that influence consumer intention to adopt Fintech can inform the development and marketing of Fintech products and services. This can help businesses to create solutions that are better aligned with consumer needs and preferences, and therefore more likely to be adopted. Additionally, businesses can use this information to identify and address any obstacles that may be hindering the adoption of their products and services, such as security concerns or a lack of understanding of how to use the technology. For consumers, understanding the factors that influence their intention to adopt Fintech can help them to make informed

decisions about which Fintech products and services are right for them. This can include considerations such as the security of their personal and financial information, the ease of use and accessibility of the technology, and the potential benefits of using Fintech solutions, such as improved financial management and increased access to financial services. Overall, the study of Fintech and its impact on user intention to adopt Fintech solutions has the potential to improve the overall quality and usefulness of Fintech products and services, and to increase consumer trust in and adoption of these technologies.

5.2 Limitations

This study is not without limitations. In this study, only perceived ease of use and perceived usefulness were taken as factors of Fintech services, other studies can embrace other factors such as user innovativeness, Trust, Security etc. in future studies. This study has not included any theory in this study, so future studies can perform similar study in the light of customer centered theories. This investigation was taken place in telecommunication sectors, further studies could be held in food, banking, shopping and tour relates applications.

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