Catalyst impact of consumer experience over the relationship between FinTech and consumer satisfaction: A study on Jordanian Islamic banks

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Abstract

The research aims to analyze how Jordanian consumers of Islamic banks view FinTech services and determine whether or not they are willing to use them. 384 clients of Jordanian Islamic banks were surveyed using an adopted questionnaire between May and September 2022 as part of the data collection procedure. For analyzing data Partial Least Square Structural Equation Modelling (PLS-SEM) was employed. According to the study's findings, consumers' intentions to adopt new technology are significantly influenced by ease of use, perceived value, consumer support, assurance, and innovativeness. Furthermore, consumer experience significantly plays the moderating role. It is also important to note that Jordanian clients' perceptions of how these factors affect their intentions to use FinTech services vary considerably. This study is a unique addition that uses first-hand information from clients of Jordanian Islamic banks. It endows innovative perceptions and insights into how Jordanian Islamic banking can enhance consumer satisfaction through the incorporation of Fintech in its operational strategies and plans of action. The conclusions of this research will significantly benefit managers, regulators, and policymakers in the banking sector.

Keywords: *consumer experience, consumer satisfaction, fintech, islamic banks*

1   Introduction

A variety of services offered by innovative companies that make use of information and communication technologies are together referred to as financial technology, or fintech. According to Lăzăroiu et al. (2020), fintech is the term used to describe the fusion of financial technology and technical breakthroughs to offer clients new and enhanced services. Because of advancements in ICT, fintech is increasingly making its way into online retail. Fintech is a must, whether using it for portfolio management or mobile payments. Mazzambani and Mutambara (2019) assert that fintech is necessary for the operation of virtual currencies. Fintech is becoming more and more popular, but it also means less opportunity for error and less human involvement. (Abdalla & Aljheme & Abdulhadi, 2022)

People all across the globe have begun to live their lives online due to the recent epidemic. Online banking has shown explosive growth since the COVID-19 pandemic. Classical

management practices also fail to effectively guide modern financial institutions in the absence of technological advancements (Alnsour, 2020). A number of nations have gone cashless thanks to fintech, which has helped slow the spread of infectious diseases (Fu & Mishra, 2021). Online purchasing has become the new norm for customers (Lăzăroiu et al., 2020). Although e-services have been around for a while, a lack of trust has persisted throughout the history of online enterprises (Hoda et al., 2014; Khraim & Alkarablieh, 2015; Salehan & Kim, 2016; Yu et al., 2018). Businesses have found it easier to collect large datasets and make use of the knowledge they contain because to fintech (Asif, Asad, Kashif et al., 2021; Al-Ani et al., 2024).

Fintech has allowed organizations to cut costs while also streamlining corporate operations. Financial inclusion has been greatly aided by the fintech industry, especially in developing countries. Fintech has made it possible for people and small enterprises that were previously unable to access standard banking services to become financially included. Over time, their experiences have been better and better. A strong internet connection is necessary for fintech adoption to be successful. The fintech sector depends on a wide range of technologies, including blockchain, e-wallets, artificial intelligence, and other associated services, to grow (Fekry & Osama, 2023). A necessary component of any such service's success is the customer's trust. Getting customers to trust you is a big problem, especially in the Islamic banking industry. Badran in 2023 state that people who favor Islamic banking are typically conservative in outlook. As such, achieving their satisfaction is difficult. (Abu Eyadah & Al Khatib, 2022)

Notably, technical innovation is crucial to the financial technology industry (Gomber et al., 2018). Timely, individualized service is essential for happy customers (Zhao et al., 2019). Constant technological advancement is necessary to support the delivery of individualized services. Both technical and financial business model innovation are essential to the financial technology industry (Alshemmari, 2024), (Schindler, 2017; Alshehadeh & Al-Khawaja, 2022). Financial technology services are, then, rightly characterized as being more focused on technology than their more conventional equivalents. The supply of financial services to consumers can be made easier and more affordable with the ongoing improvement of information technology (Leong & Sung, 2018). The only way fintech can supplant the traditional banking industry is if consumers' attitudes and behaviors are positively influenced by its usage (Romānova & Kudinska, 2016).

For this reason, the importance of the customer experience cannot be understated in terms of success in the fintech sector. Numerous investigators have conducted investigations about the correlation between fintech and consumer conduct. On the other hand, research on Islamic bank customers' satisfaction levels and intentions to stick with fintech experiences is conspicuously lacking. Janahi and Mubarak (2017) as well as Ali and Raza (2017) have noted this gap in the literature. The elements that influence customer loyalty have not been well investigated in the setting of a developing nation, especially with regard to Islamic bank clients. People in these nations have a tendency to favor Islamic banking over traditional banking yet are reluctant to use fintech for unclear perception-related reasons.

According to Lukonga (2021), fintech is expanding in Jordan, but at a slow pace. As a result, conducting research to examine the fintech customer experience and its impact on customer satisfaction is essential. Because of this, there is a clear gap in the literature, which motivates academics to look into the particular elements that determine customers' pleasure with fintech and how they change their experience with it. This study's goal is to

examine how fintech services affect Jordanian consumers' perceptions of and satisfaction with Islamic banking. Fintech products are thought of as catalysts that improve customer experiences; the joy that consumers derive from them has been shown. The stimulus-organization-response model will be improved by the work. Based on comments and ideas from Jordanian Islamic banking customers, the study seeks to improve and apply the model. Thus, the study intends to improve the model by carrying out an empirical assessment of the ways in which Islamic banks' fintech services and customers' experiences with them affect customer satisfaction.

2   Literature Review

Due to the recent digitization of transactions, the Jordanian Banks have shown a growing interest in Financial Technology. AI replacing traditional labor-intensive working paradigms is a significant advancement in FinTech in Jordan (Barbu, Florea, Dabija, & Barbu, 2021), while being in its early stages (Qalati, Ostic, Sulaiman, Gopang, & Khan, 2022). The banking sector in Jordan is witnessing rapid expansion as the country increasingly embraces FinTech innovations. The expansion of FinTech is increasingly evident in the financial industry.The fact that the Internet is widely accessible to markets and provides access to a special framework for economic growth serves to support this (Hjij, 2023). In acknowledgment of FinTech's importance to the financial services industry, the Central Bank of Jordan developed its own Financial Technology with defined standards to handle potential dangers without impeding advancement (Anouze & Alamro, 2020). FinTech development in the Islamic finance industry is still in its early phases of evolution, despite Jordan's efforts to promote and strengthen Shariah compliance. As such, the Islamic banking industry in Jordan ought to embrace this opportunity as a component of its digital strategy to sustain cooperation, efficiently instruct clients, and establish itself as a frontrunner in the expanding FinTech offerings.

Various theoretical models have provided insight into how users respond to technological improvements. The theories commonly employed in this context include rational action, the theory of planned behavior, and the technological acceptance model (Oladapo, Hamoudah, Alam, Olaopa, & Muda, 2022). The theory of reasoned action (TRA) is a widely used model in various academic areas (Nguyen, Tapanainen, & Nguyen, 2022). The TRA, in contrast to alternative cognitive theories, seeks to elucidate user acceptance behavior by emphasizing the influence of a person's purpose on their behavior when doing a certain action. (Al Khubizi, 2024)

The notion suggests that various elements influence individuals' decision to embrace a product or service, including their beliefs, attitudes, subjective norms, normative perspectives, and motivations (Gomber, Kauffman, Parker, & Weber, 2018). This theory enhances our comprehension of human behavior by highlighting the need of considering how an activity can influence the manifestation of specific behavior. The Theory of Planned Behavior (TPB) states that an individual's intention is shaped by three factors: attitude, subjective standards, and perceived behavioral control (Mazambani & Mutambara, 2020).

This framework has been extensively employed to examine consumer behavior and ascertain the impact of various factors on their objectives. The idea of reasoned action, upon which the theory of planned behavior (TPB) is built, includes perceived behavior control as a crucial determinant (Alnsour, 2022). The technology acceptance model (TAM)

was created to precisely analyze consumer reactions to novel technology. One of the initial ideas in the realm of information technology is to evaluate the propensity of people to embrace technological progress. Based on this concept, an individual's inclination to adopt new technology is determined by their perception of its usefulness and ease of use (Damer, Al-Znaimat, Asad, & Almansour, 2021). Many technological studies have employed the model to analyze, clarify, and forecast human behavior. (Al-Habsyya & Al-Qassabi, 2023).

2.1 The relationship between FinTech and consumer satisfaction

2.1.1 Ease of Use

Ease of use refers to how easy it is to utilize the programs. Customer satisfaction with Jordanian Islamic banking is raised by the perceived control that simplicity of use enhances user practices and influences the intuitive aspect of user practices. Customers would prefer not to waste time learning new abilities, especially if using the applications will be difficult (Salehan & Kim, 2016). Because perceived control enhances usability, consumers prefer it in financial services, especially in banking applications (Razzaque & Hamdan, 2020). Consumers with limited technological skills are more inclined to utilize FinTech services when they find them easy to use. In 2018—Gomber, Kauffman, Parker, & Weber. Because they are familiar with FinTech, less tech-savvy consumers will be encouraged to adopt it and end up being loyal customers. Customers in Jordanian Islamic banking have a propensity for accepting straightforward solutions and a conservative financial strategy (Souiden & Rani, 2015); this propensity may encourage them to embrace FinTech (Valle, Fantazzini, & Giudici, 2008). It is true, then, to say that ease of use enhances customer comprehension in all respects, thereby promoting reliability.

H1: The simplicity in use has a substantial impact on user satisfaction when utilizing Jordanian Islamic banks.

2.1.2 Perceived Value

The consumer's perceived value is assessed by juxtaposing the money they expend with the caliber of the services they acquire in return. The study conducted by Zhao, Tsai, and Wang (2019) compares the cost and duration of acquiring services for FinTech users. Therefore, customers of Islamic banks in Jordan who use FinTech services assess the perceived value in terms of money. The perception of value is a significant factor in influencing the cognitive, emotional, and social aspects of customer experience, finally resulting in customer satisfaction with Islamic banks in Jordan. FinTech is widely recognized for its ability to reduce costs (Abdul Aleem, 2022). In Jordan, Islamic banking provides FinTech services at discounted rates to enhance user dependability and foster consumer confidence (Garg, Rahman, & Qureshi, 2014). FinTech allows the banking sector to offer services at a reduced expense by utilizing an efficient cost framework that depends on innovation and technology. Previous research has demonstrated that perceived value has a significant influence on behavioral intentions (Leong & Sung, 2018). FinTech allows clients to access financial services throughout the clock, hence saving time (Chen, Chung, & Tsai, 2019). Consumers who are knowledgeable about technology tend to choose Financial Technology (FinTech) over traditional banking. Their loyalty is reinforced when they see an improvement in value in their experience.

H2: Perceived Value has a prominent influence on user satisfaction.

2.1.3   Consumer Support

Consumer support refers to the provision of assistance to consumers who encounter service-related problems. Users consistently share their experiences through their networks that relate to the social side of the user experience, and the degree of consumer facilitation determines the consumer experience, which can be either positive or bad (Yulin, et al., 2014). FinTech services continuously enhance the user experience by providing automated solutions to any issues encountered by users throughout their interaction with FinTech platforms (Tseng, 2019). Jordanian Islamic banking users, known for their conservative or orthodox mindset, generally prefer to avail support services. The consumer's emotional experience is formed through the emotional support system, which in turn promotes or cultivates consumer happiness (Khraim & Alkarablieh, 2015). When FinTech companies provide consumers with guarantees about the security of their investments, it motivates them to remain loyal (Garg, Rahman, & Qureshi, 2014). Regular users of Jordanian Islamic banking often express concerns regarding safety. However, FinTech solutions that effectively address these shortcomings play a crucial role in fostering consumer trust by establishing a comprehensive and beneficial knowledge (Milakovich & Wise, 2019). The primary accomplishment of the FinTech industry is centered on the ability to quickly adapt and create through the use of cutting-edge technology (Satar, Alarifi, Alkhoraif, & Asad, 2023). Thus, the enhanced, personalized, and customized services offered by Fintech, as opposed to traditional services, enhance customer experience while promoting dependability.

H3: Consumer Support has a prominent influence on the satisfaction of consumers of Jordanian Islamic banks in Jordan.

2.1.4   Assurance

Currently, the primary focus while utilizing FinTech is ensuring safety. According to Giudici and Shapley-Lorenz (2021), customers of Jordanian Islamic banks typically exhibit a preference for avoiding risks and displaying caution. Consumers in the Islamic banking sector in Jordan exhibit heightened apprehension regarding the safeguarding of their financial and personal information (Swaid & Wigand, 2009). Consumers require assurance regarding the security of their use of FinTech activities, specifically online financial transactions (Barbu, Florea, Dabija, & Barbu, 2021). Assurance plays a crucial role in shaping consumer experiences, especially in terms of their emotions (Lăzăroiu, Neguriţă, Grecu, Grecu, & Mitran, 2020). FinTech relies on technology to mitigate consumers' perceived risk. FinTech has implemented facial recognition biometrics to ensure the confidentiality of consumer information, preventing any unauthorized disclosure (Wang, Gordon, Hou, Li, & Zhou, 2019). Jordanian Islamic banks must not underestimate the importance of confidentiality and security, as these elements contribute to the growth of their reputation and influence consumer satisfaction by enhancing positive consumer experiences that are shared among society (Verleye, 2015). FinTech commonly use credentials issued by external groups, such as regulatory bodies or certifying agencies, to verify the identity of users. Because of their expertise in FinTech, these certifications for quality assurance and regulatory compliance enhance consumers' inclination to stay loyal. (Elsharif, 2024)

H4: Assurance has a prominent influence on the satisfaction of users of Jordanian Islamic banks in Jordan.

2.1.4   Innovativeness

Consumer perception of innovativeness refers to the way in which individuals perceive and evaluate the new services introduced by Jordanian Islamic banks through the use of FinTech. FinTech is recognized and promotes consumer happiness due to the perceived innovativeness that enriches their experience (Gomber, Kauffman, Parker, & Weber, 2018). Utilizing FinTech, Jordanian Islamic banks enhance the user experience by delivering tailored services, hence improving customer satisfaction (Zhao, Tsai, & Wang, 2019). Innovation enhances the collective cognitive and emotional experience of customers, as well as the social experience. Consequently, the three components of the consumer experience, namely, satisfaction, trust, and commitment, contribute to an increased likelihood of consumers being loyal (Khan, Asad, Khan, Asif, & Aftab, 2021). Jordanian Islamic banking, known for its advanced features, enables the country to dominate the market in terms of technology (Asif, Asad, Bhutta, & Khan, 2021). The innovativeness of Jordanian Islamic banks enhances client enthusiasm and optimism, so reinforcing their goals to maintain satisfaction (Lim, Kim, Hur, & Park, 2019). Similarly, Islamic groups do not oppose AI-based goods that employ facial recognition technology, and customers have expressed a heightened sense of security when utilizing such functionalities (Majali, Alkaraki, Asad, Aladwan, & Aledeinat, 2022). The utilization of IT and the firm's innovative legacy in providing customized service offerings is the most notable innovation.

H5: Innovativeness has a significant impact on the satisfaction of users of Jordanian Islamic banks.

2.2   The role of Consumer experience on the relationship between FinTech and consumer satisfaction

Consumer experience can potentially affect the impact of each social exchange transaction on client satisfaction. Specifically, we propose that the perceived level of support provided by an organization to consumers who possess significant expertise is the most accurate indicator of consumer satisfaction (Le, 2021). Conversely, our hypothesis posits that the views of consumer service among individuals with less experience are the most accurate indicators of consumer satisfaction (Lukonga, 2021). Based on the research, individuals with limited experience focus on observing and understanding their responsibilities by closely monitoring their interactions with others. This is because they prioritize the establishment of social and interpersonal connections (Rapp, Ahearne, Mathieu, & Schillewaert, 2006). In addition, customers participate in closely interconnected relationships with one other, which promotes collaboration and cooperation, and also provides them with increased social advantages (Seers et al., 1995). As clients acquire information, their ability to evaluate the various service options offered by the organization improves (Bell, Auh, & Smalley, 2005). Put simply, clients that possess extensive expertise will have the ability to thoroughly examine and assess the underlying aspects of the organizational offers (Jagtiani & John, 2018). Consequently, they often shift their attention from societal matters to operational matters such as service excellence, customer loyalty programs, and financial benefits. Due to these considerations, it is expected that the customer experience would affect the extent to which the social exchange connection influences consumer satisfaction. To be more precise, our suggestion is as follows:

H6: Consumer Experience Regulates the connection between Ease of use and satisfaction of consumers of Jordanian Islamic banks in Jordan.

H7: Consumer Experience Regulates the connection between perceived value and satisfaction of Consumers of Jordanian Islamic banks in Jordan.

H8: Consumer Experience Regulates the connection between consumer support and satisfaction of consumers of Jordanian Islamic banks in Jordan.

H9: Consumer Experience Regulates the connection between the Assurance and Satisfaction of consumers of Jordanian Islamic banks in Jordan.

H10: Consumer Experience Regulates the connection between innovativeness and satisfaction of user of Jordanian Islamic banks in Jordan.

3   Methodology

FinTech is available to individuals of all age groups, provided that technology continues to advance, particularly in light of the COVID-19 pandemic. The adoption of FinTech is driven by customer attitudes and beliefs, which are in turn based on their age. Adolescents exhibit a greater propensity to utilize technology and display a discernible inclination towards embracing Financial Technology (FinTech) due to their confidence in online retail. This generation perceives FinTech as a more cost-effective alternative to traditional banking, leading them to choose for FinTech apps for their transactional needs instead of traditional banking. The author collected data for this study from the young population of Jordan, as it is one of the countries seeing rapid growth in the field of fintech. A total of 384 surveys were used in the study after collecting data from graduates from various educational institutions (Quinlan, Zikmund, Babin, Carr, & Griffin, 2018; Zikmund, Carr, & Griffin, 2013).

The study's measurement techniques for its variables came from earlier research projects. The elements of ease of use were included in the Rose, Clark, Samouel, and Hair (2012). The perceived value assessment questions came from Agarwal, Iowa, and Teas (2001). The questions used in the consumer support measurement were taken from Parasuranman et al. (2005). The research conducted by Swaid and Wigand (2009) served as the basis for the assurance measurement questions. The innovativeness scale's questions were derived from Kunz et al. (2011). The consumer satisfaction survey questions were taken directly from the 2017 study by Janahi and Mubarak. The user experience measurement questionnaire was then distributed in accordance with the research project carried out by Barbu et al. (2021). A five-point Likert scale was used to compile the responses. To make gathering data easier for the respondents, the instrument was translated into Arabic from English-language study. The analytical unit of the study was made up of fintech users. SMART PLS was used to analyze the gathered data. The researchers used Partial Least Squares Structural Equation Modeling PLS SEM to analyze item loadings, reliability, and validity before looking at discriminant validity. With SMART PLS 3, the final structure has been evaluated.

4   Analysis

All essential inquiries have been adjusted to rigorously model the structural equations conducted during the data analysis process, and they have been enhanced by incorporating proposed supplementary examinations (Giudici & Bilotta, 2004). Table 1 indicates that all variable values above 0.7, with a range of 0.728 to 0.791, as determined by the individual item loadings for each item.

Table 1 Item Loadings

Items	ASS	CSS	EOU	CSF	INN	PRV	EXP
ASS1	0.874						
ASS2	0.826						
ASS3	0.819						
CSS1		0.832					
CSS2		0.827					
CSS3		0.873					
EOU1			0.927				
EOU2			0.897				
EOU3			0.792				
CSF1				0.784			
CSF2				0.847			
CSF3				0.865			
INN1					0.846		
INN2					0.817		
INN3					0.734		
PRV1						0.819	
PRV2						0.728	
PRV3						0.792	
EXP1							0.716
EXP2							0.754
EXP3							0.792

The reliability tests have established limits of 0.7 for Cronbach's alpha, 0.7 for composite reliability, and 0.5 for AVE. These limits were set by Henseler, Ringle, & Sarstedt (2015), Hair, Ringle, & Sarstedt (2013), Hair, Black, Babin, & Anderson (2010), and Hair, Sarstedt, Ringle, & Mena (2012), respectively.

Table 2 Reliability Analysis

Variables	Cronbach's Alpha	Composite Reliability	AVE
ASS	0.813	0.781	0.615
CSS	0.846	0.782	0.648

EOU	0.827	0.738	0.628
CSF	0.856	0.729	0.637
INN	0.849	0.710	0.639
PRV	0.814	0.726	0.648
EXP	0.834	0.761	0.671

The Fornell-Larcker Criterion, a method that assesses the discriminant validity of variables in the structural model by computing the square root of all constructs, demonstrates the reliability and validity of the results (Hair, Ringle, & Sarstedt, 2013; Henseler, Ringle, & Sarstedt, 2015).

Table 3 Discriminant Validity

Variables	ASS	EXP	CSS	EOU	CSF	INN	PRV
ASS	0.900						
EXP	0.322	0.880					
CSS	0.444	0.449	0.942				
EOU	0.462	0.451	0.497	0.931			
CSF	0.445	0.457	0.419	0.605	0.833		
INN	0.473	0.498	0.526	0.521	0.569	0.847	
PRV	0.338	0.412	0.397	0.541	0.506	0.596	0.885

The R-squared results indicate that all variables exhibit substantial connections. If the R2 value is 0.32, the link is considered to be moderate. However, if the R2 value is below 0.15, the relationship is considered to be weak and easily broken (Faul, Erdfelder, Lang, & Buchner, 2007).

Table 3 Direct Effects

Paths	OS	M	STDEV	T Vlaue	P Values
Ease of use -> consumer satisfaction	0.436	0.431	0.131	3.328	0.001
Perceived value -> consumer satisfaction	0.521	0.519	0.175	2.978	0.002
Consumer support -> consumer satisfaction	0.549	0.539	0.157	3.496	0.000
Assurance -> consumer satisfaction	0.497	0.481	0.142	3.373	0.000
Innovativeness -> consumer satisfaction	0.528	0.283	0.268	1.970	0.049

The results indicate that EOU, PRV, CSS, ASS, and INN have a considerable impact on consumer satisfaction at Islamic banks in Jordan. In addition, previous studies have discovered significant associations between these variables (Hoda, Ahmad, & Melibari, 2014; Khraim & Alkarablieh, 2015).

Table 6 Moderating Effects

Paths	OS	M	STDEV	T Value	P Values

Ease of use*Consumer Experience -> consumer satisfaction	0.524	0.521	0.096	1.986	0.042
Perceived Value*Consumer Experience -> consumer satisfaction	0.516	0.509	0.102	1.998	0.015
Consumer support*Consumer Experience -> consumer satisfaction	0.527	00519	0.110	2.013	0.010
Assurance*Consumer Experience -> consumer satisfaction	0.592	0.588	0.084	3.758	0.000
Innovativeness*Consumer Experience -> consumer satisfaction	0.004	0.005	0.011	0.354	0.723

The influence of consumer experience on the link between EOU (Ease of Use), PRV (Perceived Value), CSS (Customer Satisfaction), ASS (Assurance), INN (Innovativeness), and CSF (Consumer support) has been found to be considerable. Regarding Stone-Geisser's test, the estimated values obtained via blindfolding approaches indicate that all variables have values greater than 0 (Hair, Black, Babin, & Anderson, 2010; Henseler, Ringle, & Sarstedt, 2015).

Table 4 Blind Folding

Variable	SSO	SSE	Q^2 (=1-SSE/SSO)
Consumer satisfaction	1028.000	763.661	0.341

5   Discussion

The purpose of this study was to ascertain whether FinTech and customer happiness are correlated. Determine the moderating influence of consumer experience on the relationship between FinTech and Jordanian Islamic banks' customer satisfaction. In reference to the initial goal of the study, the findings indicate that FinTech elements such as user-friendliness, perceived value, customer assistance, certainty, and innovation significantly improve customer satisfaction as reported by Jordanian Islamic banks.

These findings suggest that because Fin-tech is so convenient, it significantly affects customer happiness. The fin-tech information system is acknowledged for its capacity to improve business operations' efficiency. Whatever the consequences, convenience turns into a unique element that is thought to be the driving force behind their company's operations. The features of transaction recording, account transfer, and market prospects offer this convenience. Because a large amount of the work will be automated by financial technology, business profitability can be predicted in advance and the finance department can function with fewer employees. The business owner benefits more from this in the long run. Furthermore, adding the electronic money feature to the account would definitely streamline the daily procedure of making bank deposits and provide a variety of savings alternatives (Alflaieh, 2022).

The use of Fin-tech information systems has become less burdensome over time. Due to its many benefits, fin-tech is seen as a useful ally for business practitioners. In fact, a wide range of conveniences have a big impact on their business operations. Daily perks like delivery services and promotional features have a big influence on their business. This will surely have an impact on the company and significantly increase its operations. The lack of fraudulent activity after Fin-tech installation is another aspect influencing the issue. This

is because Fin-tech uses an information system that is automated and makes sure that every transaction is tracked and logged.

This study presents a new metric for assessing the value that customers perceive. These findings are consistent with the ideas of earlier studies (Zhao et al., 2019) and recommend that a multi-dimensional measure of perceived value should include both functional and relational components. Bank managers should give both functional and relational value in order to enhance young consumers' impressions of the value provided by retail banks in Malaysia. The findings also demonstrated that the perceived functional service value has a favorable influence on behavioral intentions, and this can be enhanced by offering flexible service options and acceptable pricing. This result is not unexpected, given earlier studies by Leong and Sung (2018) and Chen et al. (2019) have also demonstrated that functional value is a strong predictor of customer behavioral intention. The discovery of a positive correlation between the relational value of commitment and behavioral intention was deemed a novel finding. Hence, it is crucial for bank management to prioritize workers' dedication in providing customer care, despite the fact that clients today have more frequent interactions with technology rather than with personnel (Almaweri, 2023). This study also validated the role of customer satisfaction as a partial mediator between perceived functional service value and behavior intention.

Customer satisfaction has a clear correlation with customer support, according to the study. Customers' satisfaction when interacting with Islamic banks is positively impacted by the high standards for customer service. For Islamic banking transactions to attain a reasonable degree of customer satisfaction, this study showed how important it is to incorporate service quality components. The studies carried out by Satar et al. (2023) is expanded upon in this paper. The association between customer satisfaction and customer service in Islamic banks is positively correlated, as our research (Milakovich & Wise, 2019) has confirmed. Islamic banking customers are not likely to switch to other institutions, even though they are generally satisfied with the level of service offered by their banks. That's why Islamic banks need to strengthen their relationship with their customers by putting customer trust in Shariah-compliant ideas used to build and preserve that relationship. Muslims' perceptions of the products and services provided by Islamic banks and their compliance with Shariah principles may have an impact on their trust in these institutions. The fact that Islamic banks have several processes in place to guarantee Shariah compliance could be one reason why respondents believe the industry's operations are in line with Islamic principles. The major sources of assistance for ensuring Islamic banks abide with the law are central banks and Shariah Consultative Councils. Customers' perception that Shariah governance is properly implemented forms the basis of their trust in Islamic banks. Customers' judgments and opinions of Islamic banks are greatly influenced by this.

The findings demonstrate a strong and undeniable correlation between assurance and customer happiness. Prior research has consistently highlighted the need of assurance in service industries, namely in the banking industry where trust and security are of utmost importance (Lăzăroiu et al., 2020). This discovery validates the belief that the capacity of bank personnel to inspire trust in their clients is essential for improving contentment within the Islamic banking framework (Wang et al., 2019). The FinTech favorably influenced customer satisfaction through innovation. The results align with the findings of Asif et al. (2021), and Majali et al. (2022) have also arrived at the same conclusion that banking service innovation improves customer happiness. By tailoring their services to meet the specific wants of their consumers, retail banks can significantly enhance customer satisfaction. Put simply, the greater the number of new services or procedures, along with

new technology distribution channels, the higher the level of consumer satisfaction with the retail bank's services. Undoubtedly, the integration of new services into existing ones by retail banks leads to an improvement in consumer satisfaction. Enhancements in processes and innovative technology distribution methods facilitate clients in enhancing their experience and simplifying the utilization of the bank's credit services. Conversely, when retail banks launch new credit services, clients have the opportunity to fulfill credit needs that were previously unmet. Furthermore, consumers can take advantage of the bank's service innovation, which entails a decrease in the expenses, duration, and exertion needed to utilize the bank's credit services. Consequently, the disparity between their initial expectations and their subsequent assessment of the service is decreasing. Put simply, customers are more likely to be satisfied.

Moreover, the influence of consumer experience on the relationship between FinTech qualities and consumer pleasure has been demonstrated to be significant. The study examined how consumer experience contributes to consumer satisfaction among Jordanian Islamic banking consumers in a rising FinTech environment. Ultimately, the research corroborates the idea that a favorable encounter promotes contentment. The research makes a theoretical contribution by improving the TPB and TAM model through the incorporation of consumer experience with FinTech as a facilitator. Utilizing innovative automated problem-solving techniques can enhance the perceived value of services and instill confidence in clients regarding dependable support. These features greatly improve the purchasing experience for consumers. Consequently, clients are more inclined to acquire contentment towards the banks due to these enhanced experiences. The increased level of client satisfaction ultimately leads to improved overall performance of banks. This result consistent with studies of Le (2021), and Lukonga (2021).

6   Conclusions

The main objective of this study is to establish the correlation between FinTech and consumer happiness. Furthermore, the objective is to determine the impact of consumer experience on the correlation between FinTech and consumer satisfaction. This study, like many earlier investigations, specifically examines the impact of five different aspects of FitTech, namely simplicity of use, perceived value, consumer assistance, assurance, and innovativeness, on consumer happiness. By applying the FinTech framework employed in the research conducted by Oladapo et al. (2022) and Nguyen et al. (2022), it is expected that the results gained will provide a more thorough comprehension of the variables by which five characteristics of FinTech impact the satisfaction of banking customers. Indeed, banks possess the capability to implement FinTech by utilizing one, many, or all of the aforementioned components. In order to make informed decisions about the implementation of FinTech components for a specific financial service, bank managers need to possess a thorough grasp of the individual effects of each component.

In addition, we offer insightful information about what comes before and affects the customer experience in the financial technology sector. Our findings show that different perceived cues arising from fintech banks' products improve the consumer experience. This indicates that banks are able to provide incentives that help to improve the overall customer experience. Models of the customer experience should consider aspects including inventiveness, dependability, perceived value, customer support, and usability. The outcomes of the customer experience are the subject of the third contribution. The results of our study show that customer happiness has a major impact on customer loyalty,

highlighting the significance of closely observing the customer experience. This emphasizes how important it is to consider customer experience when analyzing customer satisfaction models.

7   Recommendation

To address system quality faults or user and partner concerns, it is necessary to provide timely responses, improve services, and enhance the quantity of information offered. This will optimize transparency. The importance of innovation and advancement in payment methods cannot be overstated. Hence, it is possible to prevent the use of barcode systems that possess vulnerabilities and loopholes that can be exploited for cyber fraud. This technology's existence is beneficial for facilitating transactions. The organizer must establish and keep a robust security system as users rely on Fin-tech operators to safeguard their valuables. Public trust is a determining factor in the level of security that this technology can achieve.

It is expected that scholars in the future will conduct research by changing viewpoints on Fin-tech and digging deeper into data. This means that, in addition to focusing on e-payment systems, other Fin-tech features that include savings and loans, company capital, investment, crowd financing, peer-to-peer lending, Block chain, and other variations should also be explored and improved. Different financial technology categories will yield different results, just as there will be differences in the financial technology from the user, consumer, and organizer perspectives. This would improve the current references to Jordan's Fin-tech advancements.

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