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FACTORS INFLUENCE ON CUSTOMER SATISFACTION AND SERVICE QUALITY OF FINTECH WITH RESPECT TO BANKING SECTOR IN CHENNAI DISTRICT

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Abstract

All Banking Sectors endeavor to attain 100% customer satisfaction for business growth as all satisfied customers shall become the constructive promoters for their bank. Also, the purpose of restructuring in modern banking sector through each technological revolution is to deliver maximum customer satisfaction and monetary worth to the customer. Now in India, banking businesses are dependent on financial adeptness companies to reach its products and services to maximum customers. This study hunted to depict the views of the customers of commercial banks on the impact of financial adroitness in their day-to-day transaction and changes in customer preferences. The purpose of this research is to find out customer satisfaction in commercial banks, particularly in Chennai district Commercial banks. Information collected through a questionnaire from 650 customers of commercial banks in Chennai district. Data analysis has been conducted using Microsoft Excel. The study showed that the customers experience higher satisfaction, with good customer service and promise, along with the behavior of staff with customers which have a key factors influence on customer satisfaction.

Key Words: FINTECH, CUSTOMER SATISFACTION INDEX (CSI). CUSTOMERS SATISFACTION

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INTRODUCTION:

When a business's products and services meet or surpass a customer's expectations, the customer is said to be satisfied with the company's performance, and the company's value proposition is said to have been successfully delivered. In other words, the health of a business may be gauged by looking at the level of satisfaction its customers have with the company's products and services, as this metric reveals how well those goods and services are received by consumers.

Although "customer satisfaction" may sound vague, it may be quantified in a number of ways. There are a variety of survey techniques we can use to determine a customer satisfaction rating. Typically, these surveys consist of no more than a single or two questions presented at the conclusion of a single commercial transaction. Typical questions for gathering customer opinions include, "How much are you satisfied with this product or purchase?" and possible responses include "very much satisfied" and "extremely unsatisfied." You may also indicate a customer's satisfaction level by having them rate their experience on a scale from 10 to 1.

IMPORTANCE OF CUSTOMER SATISFACTION

Customer satisfaction is of paramount importance because it reflects the degree to

which your clientele approves of your ability to provide them with traditional levels of service. What, besides customer satisfaction, do you hope to accomplish with your company? Research suggests that a strong brand reputation, loyal customers, and a high lifetime value all stem from focusing on the customer experience. To add to this, the ease of use, trustworthiness, availability, data security, and cost-effectiveness of a product or buy are all critical factors in determining a customer's level of satisfaction with a certain company's service quality offering techniques.

SCOPE OF STUDY

Almost all banking sectors have a high rate of electronic banking adoption. The current research will concentrate on India's banking industry. The study will attempt to bridge a gap left by previous studies that focused solely on work-related customer satisfaction and service quality in conventional banking methods, rather than on fin tech service quality and customer satisfaction. The aim of this study is to look into the behavioural impact of service quality in banking through fin tech services on e-service users' satisfaction. The study will examine how fin tech service quality affects customer satisfaction. The study's findings will help banks and policymakers enhance the quality of fin tech services they offer to their customers.

REVIEW OF LITERATURE

S.N	Variables	No. of Reviews	S. N.	Variables	No. of Reviews
1	Reviews Related to Services - Characteristics and Definition	6	7	Reviews Related to Empathy	11
2	Reviews Related to Traditional Services Quality	9	8	Reviews Related to Fulfilment	3

3	Reviews Related to E-Services Quality and Innovation	6	9	Reviews Related to Responsiveness and Communication	33
4	Reviews Related to System Availability	1	10	Reviews related to Service Quality Dimensions	3
5	Reviews Related to Website Design	5	11	Reviews related to Satisfaction level of FINTECH Users Variables	8
6	Reviews Related to Empathy	14	12	Reviews related to Customer Satisfaction	6
TOTAL REVIEWS					105

PROBLEM STATEMENT

Because of digitization and increased acceptance of new technology, the way financial transactions are conducted has also evolved. There would not be a modern Indian banking system without the contributions of IT. Thus, that the notion of banking transactions has evolved from conventional banking to modern banking, which includes e-banking, internet and mobile banking, electronic cash transfer facility, electronic clearing services, automated teller machine facility, etc. However, clients' lack of awareness can be a major barrier to successfully employing modern banking technology. Therefore, a demographic analysis is required to confirm whether or not customers are familiar with the various financial services. Prior research has established five categories along which the quality of financial services can be evaluated. These include: accessibility, responsiveness, empathy, assurance, and dependability. However, new ways to evaluate bank service excellence have emerged as time and technology have passed. With these considerations in mind, the study investigates and identifies novel aspects of service quality in the banking sector based on the happiness of customers using cutting-edge banking technology.

OBJECTIVES OF THE STUDY

To assess the significant impact of influence of personal profile, factors of

Digital Banking Service (DBS), factors of Service Quality of Banking Application (SQBA), factors of Service Quality of FINTECH Application (SQFA) on overall Determinants of Banking FINTECH Service (DBFS).

RESEARCH METHODOLOGY

In general, the research methodology is defined as some of the research techniques like data gathering, data analysis, and assessment of the accuracy of search. A descriptive research design was approved for the study. They represent primary and secondary data.

SAMPLING DESIGN

The data has been collected from the users of financial technology for banking applications using non random sampling method specifically stratified sampling method. Around 300 copies of well framed questionnaire were distributed to FINTECH users in Chennai city simultaneously, while the researcher also used online data collection method using Google forms to collect data from fintech users. The data were collected from 2021 to 2022. After providing needful time to the respondents 720 filled questionnaire were received back. 50 incomplete questionnaires were rejected due to their unfitting for the study and remaining 20 were also rejected due to their extreme values. The remaining 650 questionnaire

were finally considered for the current study.

DATA COLLECTION

Primary data collected from customers of Commercial Banks of Chennai Dt. through the structured questionnaire forms. Secondary data also collected from the Commercial Banks of Chennai Dt. via websites, Notices and Brochure of the particular banks, journals and books.

SAMPLING SIZE

The Cochran's formula has been used in calculating the sample size for the present study. the representative sample to the proposition of the population has been calculated and shown below:

$$n_0 = z^2 pq / e^2$$

$$p = 0.5 \text{ and hence } q = 1 - 0.5 = 0.5; e = 0.05; \\ z = 1.96$$

$$\text{So, } n_0 = (1.96)^2(0.5)(0.5) / (0.05)^2 = 384.16 \\ \text{or } 384$$

The sample arrived after using Cochran's formula is 384 which is calculated with the confidence level of 95% or 5% level of significance, for the present study the sample of 650 is far greater and strongly represent the population size.

HYPOTHESIS OF THE STUDY

- There is no significant of difference among Level of Income Group in IFV Factors and overall FINTECH Variables.
- There is no significant of difference among E-Banking Usage Group in IFV Factors and overall FINTECH Variables.

MEASUREMENT OF VARIABLES AND SCALING PATTERN

- **Nominal Scale:** The personal profile FINTECH users which includes Age, Level of Education, Gender, Occupational Status, Income Level has been measured in appropriate nominal scale. Opinion on

usage of E-banking, frequency of using E-banking and relationship with financial provider has been measured using nominal scale.

- **5 Point scale:** Digital Banking Service (DBS) has been measured using 5 point scale of Not at all important, Slightly important, Moderately important, Very important, Extremely important with weightage of 5,4,3,2 and 1 respectively. Determinants of Banking Fintech Service (DBFS) have been measured using 5 point scale of Excellent, Very good, Good, Poor and Very Poor with an weightage of 5,4,3,2 and 1 respectively.

- **Point Likert Scale:** Service Quality of Banking Application (SQBA), Service Quality of FINTECH Application (SQFA) and Satisfaction Level of Banking FINTECH Users (SLBFU) has been measured using 5 Point Likert scale of Strongly Agree, Agree, Neutral, Disagree and Strongly Disagree with weight age of 5,4,3,2 and 1 respectively.

LIMITATIONS OF THE STUDY

- The researcher tackling this issue must be able to categorize fintech solutions according to the context in which they are used, whether that be at the point of sale (POS) or the level of online commerce.
- The entire population needs to be taken into account when devising the random sampling strategy in order to achieve such a high level of generalization.
- The Scope of the research is limited to Chennai District.
- The Scope of the research is limited to the fin tech services provided by selected banks in Chennai District. This is because of the fact that for the survival and growth of the-banking sector adoption of E-banking is a must. Now a day's customers are shifting from 'Traditional Banking to Online-banking System'.

DATA ANALYSIS AND INTERPRETATION

Table: 1

Model Summary of impact of personal profile, Factors of Digital Banking Services, Factors of Service Quality of Banking Application (SQBA), Factors of Service Quality of FINTECH Application (SQFA) on overall satisfaction level of banking FINTECH users (SLBFU)

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.849	0.720	0.718	4.625

Source: Primary Data

The R and R square value has been observed in model summary table; the R value of 0.849 reveals a high degree of relationship between both dependent and independent variables. The R-square value of 0.720 indicates that the dependent variables “Satisfaction level of banking

fintech users” has been accounted in combination of personal profile, factors of service quality of banking application, factors of service quality of fintech application which is accounted for 72% of variance of overall satisfaction level of banking fintech users.

Table: 2

ANOVA table for SLBFU Forecasting

	Sum of Squares	df	Mean Square	F	P value
Regression	35515.650	4	8878.913	415.043	0.000
Residual	13798.325	645	21.393		
Total	49313.975	649			

Source: Primary Data

The **F-test (ANOVA)** signifies the regression model that estimate the outcome variables which are significantly good. The significance of **F-statistics {F: 415.043, p**

value: 0.000}, which is representing that the current model can forecast the outcome variables that is Satisfaction level of banking fintech users.

Table: 3

Impact of personal profile, Factors of Digital Banking Services, Factors of Service Quality of Banking Application (SQBA), Factors of Service Quality of Fintech Application (SQFA) on overall satisfaction level of banking fintech users (SLBFU)

	Unstandardized Coefficients		Standardized Coefficients	t	P value
	B	Std. Error	Beta		
(Constant)	8.088	0.978		8.270	0.000**
Website Design Factor	0.521	0.039	0.454	13.245	0.000**
Perceived Benefit Factor	0.697	0.091	0.306	7.672	0.000**
Age	0.827	0.209	0.085	3.954	0.000**
Digital Payment Factor	0.233	0.064	0.129	3.666	0.000**

Source: Primary Data

Table 3 reveals Multiple Correlation Coefficient is 0.720 measuring the degree of the relationship between independent variables and dependent variables. the predict value observed as a linear combination of Website Design Factor(X1), Perceived Benefits Factor (X2), Age(X3) and Digital Payment Factor (X4). The value of Coefficient shows the prevailing relationship between independent and satisfaction level of banking fintech users. Website Design Factor, Perceived Benefit Factor, Age and Digital Payment Factor has positive and significant impact on satisfaction level of banking fintech users.

The Coefficient of Determination of R-square assess the goodness of fit for the projected Simple Linear Regression (SLR) in terms of amount of changes in the dependent variables, which determining close fitted regression equation. Therefore, the R-square value of 0.720, which means that 72% of variation in **satisfaction level of banking fintech users is explained by the estimated Simple Linear Regression (SLR) which accounted the independent variables such as personal profile, factors of service quality of banking application, Factors of service quality of fintech application.**

Here, the coefficient value of X_1 0.454 signifies the partial effect of **Website Design Factor** on satisfaction level of banking fintech users holding the other variables as constant. The projected positive value accomplishes that such effect is positive and satisfaction level of banking fintech users would enhance by 0.454 units for every one unit of increase in **Website Design of Fintech Application** and this coefficient value is significant at 1% level [$t=13.245$, $P < 0.000$].

The coefficient value of X_2 0.306 signifies the partial effect of **Perceived Benefit Factor** on satisfaction level of banking fintech users holding the other variables as constant. The projected positive value accomplishes that such

effect is positive and satisfaction level of banking fintech users would enhance by 0.306 units for every one unit of increase in **Perceived Benefit from Fintech Applications** and this coefficient value is significant at 1% level [$t=7.672$, $P < 0.000$].

The coefficient value of X_3 0.085 signifies the partial effect of **Age of the Fintech Users** on satisfaction level of banking fintech users holding the other variables as constant. The projected positive value accomplishes that such effect is positive and satisfaction level of banking fintech users would enhance by 0.085 units for every one increase in age of Fintech users and this coefficient value is significant at 1% level [$t=3.954$, $P < 0.000$].

The coefficient value of X_4 0.129 signifies the partial effect of **Digital Payment Factor** on satisfaction level of banking fintech users holding the other variables as constant. The projected positive value accomplishes that such effect is positive and satisfaction level of banking fintech users would enhance by 0.129 units for every one unit of increase in **Digital Payment through Fintech Application** and this coefficient value is significant at 1% level [$t=3.666$, $P < 0.000$].

IMPACT OF PERSONAL PROFILE, DIGITAL BANKING SERVICE (DBS), FACTORS OF SERVICE QUALITY OF BANKING APPLICATION (SQBA), FACTORS OF SERVICE QUALITY OF FINTECH APPLICATION (SQFA) ON OVERALL DETERMINANTS OF BANKING FINTECH SERVICE (DBFS).

The Multiple Linear Regression has been adopted to assess the impact of personal profile, Digital Banking Service (DBS), Factors of Service Quality of Banking Application (SQBA), Factors of Service Quality of Fintech Application (SQFA) on Overall Determinants of Banking Fintech Service (DBFS) and the results are show in below.

Table: 4

Model Summary table for Influence of personal profile, Digital Banking Service (DBS), Factors of Service Quality of Banking Application (SQBA), Factors of Service Quality of Fintech Application (SQFA) on Overall Determinants of Banking Fintech Service (DBFS)

R	R Square	Adjusted R Square	Std. Error of the Estimate
0.847	0.816	0.805	2.311

The model summary table shows the value of R and R-square; The R value of 0.847 reveals a high degree of correlation between independent and endogenous variable. The R-square value of 0.847 reveals that the dependent variables “**Determinants of Banking Fintech Service (DBFS)**” has been accounted by

combination of personal profile of Fintech users, Digital Banking Service (DBS), Factors of Service Quality of Banking Application (SQBA) and Factors of Service Quality of Fintech Application (SQFA) and explaining 81.6% of variance in **Determinants of Banking Fintech Service**.

Table: 5

ANOVA table for DBFS Forecasting

	Sum of Squares	Df	Mean Square	F	P value
Regression	29665.954	8	3708.244	693.762	0.000**
Residual	3426.224	641	5.345		
Total	33092.178	649			

Source: Primary Data

The **F-test (ANOVA)** shows the regression model is assessing good predicting variables. The significance of F-statistics {**F: 693.762, p value<0.000**},

which shows that the contemporary model can forecast the predicting variables **DBFS**.

Table: 6

Coefficient Table for influence of personal profile, Digital Banking Service (DBS), Factors of Service Quality of Banking Application (SQBA), Factors of Service Quality of Fintech Application (SQFA) on Overall Determinants of Banking Fintech Service (DBFS)

Intercepts	Unstandardized Coefficients		Standardized Coefficients	t	P value
	B	Std. Error	Beta		
(Constant)	3.298	0.849		3.883	0.000**
Efficiency Factor	1.009	0.018	0.914	56.841	0.000**
Website Design Factor	-0.371	0.026	-0.395	-14.502	0.000**
System Availability Factor	0.622	0.038	0.399	16.469	0.000**
Privacy Factor	-0.243	0.044	-0.125	-5.530	0.000**
Reliability Factor	-0.641	0.056	-0.344	-11.529	0.000**
Fulfillments Factor	1.258	0.105	0.314	12.028	0.000**
Convenience Guaranteed Factor	-0.242	0.067	-0.124	-3.641	0.000**
Tangibility Factor	0.096	0.046	0.081	2.072	0.039*

Source: Primary Data

** : Significant at 1%, * : Significant at 5%

Table 6 shows **Multiple Correlation Coefficient Standardized Co-efficient values indicating the endogenous variables** DBFS changes with an independent variable when other dependent variables are hold constant. The predicting value of DBFS are considered as a linear combination of impact of Efficiency Factor (X_1), Website Design Factor(X_2), System Availability Factor(X_3), Privacy Factor(X_4), Reliability Factor(X_5), Fulfilment Factor(X_6), Convenience Guaranteed Factor(X_7) and Tangibility Factor(X_8). The Coefficient value reveals the existing relationship between independent and Determinants of Banking Fintech Service (DBFS). Efficiency Factor, System Availability Factor, Fulfilment Factor and Tangibility Factor have a positive and significant influence on

Determinants of Banking Fintech Service, while Website design factor, Privacy Factor, Reliability Factor and Convenience Guaranteed Factor have significant and negative influence on Determinants of Banking Fintech Service.

The Coefficient of Determination of R-Square observers the goodness of fit of the estimated simple linear regression in terms of proportion of change in the dependent variables through close fitted regression equation. Therefore, the R-square value of 0.816, which means that 81.6% of variance in Determinants of Banking Fintech Service is accounted by the estimated Simple Linear Regression (SLR) which consist of independent variables such as Efficiency Factor, Website Design Factor, System Availability Factor, Privacy Factor,

Reliability Factor, Fulfilment Factor, Convenience Guaranteed Factor and Tangibility Factor.

Here, the coefficient value of X_1 0.914 signifies the partial effect of **Efficiency Factor** on **Determinants of Banking Fintech Service** holding the other variables as constant. The estimated positive value accomplishes that such effect is positive and **Determinants of Banking Fintech Service** would enhance by 0.914 unit for every one unit of increase in **Efficiency Factor** and this coefficient value is significant at 1% level [$t=56.841$, $P < 0.000$].

The coefficient value of X_2 (0.395) signifies the partial effect of **Website Design Factor** on **Determinants of Banking Fintech Service** holding the other variables as constant. The estimated negative value accomplishes that such effect is negative and **Determinants of Banking Fintech Service** would decline by 0.395 unit for every one unit of increase in **Website design Factor** and this coefficient value is significant at 1% level [$t=14.502$, $P < 0.000$].

The coefficient value of X_3 0.399 signifies the partial effect of **System Availability Factor** on **Determinants of Banking Fintech Service** holding the other variables as constant. The estimated positive value accomplishes that such effect is positive and **Determinants of Banking Fintech Service** would enhance by 0.399 unit for every one unit of increase in **System Availability Factor** and this coefficient value is significant at 1% level [$t=16.469$, $P < 0.000$].

The coefficient value of X_4 (0.125) signifies the partial effect of **Privacy Factor** on **Determinants of Banking Fintech Service** holding the other variables as constant. The estimated negative value accomplishes that such effect is negative and **Determinants of Banking Fintech Service** would decline by 0.125 unit for every one unit of increase in **Privacy Factor** and this coefficient

value is significant at 1% level [$t=5.530$, $P < 0.000$].

The coefficient value of X_5 (0.344) signifies the partial effect of **Reliability Factor** on **Determinants of Banking Fintech Service** holding the other variables as constant. The estimated negative value accomplishes that such effect is negative and **Determinants of Banking Fintech Service** would decline by 0.344 unit for every one unit of increase in **Reliability Factor** and this coefficient value is significant at 1% level [$t=11.529$, $P < 0.000$].

The coefficient value of X_6 0.314 signifies the partial effect of **Fulfilment Factor** on **Determinants of Banking Fintech Service** holding the other variables as constant. The estimated positive value accomplishes that such effect is positive and **Determinants of Banking Fintech Service** would enhance by 0.314 unit for every one unit of increase in **Fulfilment Factor** and this coefficient value is significant at 1% level [$t=12.028$, $P < 0.000$].

The coefficient value of X_7 (0.124) signifies the partial effect of **Convenience Guaranteed Factor** on **Determinants of Banking Fintech Service** holding the other variables as constant. The estimated negative value accomplishes that such effect is negative and **Determinants of Banking Fintech Service** would decline by 0.124 unit for every one unit of increase in **Convenience Guaranteed Factor** and this coefficient value is significant at 1% level [$t=3.641$, $P < 0.000$].

The coefficient value of X_8 0.081 signifies the partial effect of **Tangibility Factor** on **Determinants of Banking Fintech Service** holding the other variables as constant. The estimated positive value accomplishes that such effect is positive and **Determinants of Banking Fintech Service** would enhance by 0.081 unit for every one unit of increase in **Tangibility Factor** and this coefficient value is significant at 5% level [$t=2.072$, $P < 0.039$].

Table: 6

Model Fit Summary for influence of Factor impact of Digital Banking Service, Service Quality of Banking Application, Service Quality of Fintech Application, Determinants of Banking Fintech Service on Satisfaction Level of Banking Fintech Users.

S.no	Indices Category	Model Fitness Indices	Value	Recommended Value	Results
1.	Absolute Fit Indices	CMIN	3.342	2 to 5 Marsh and Hocevar (1985)	Absolute Fit
		RMSEA (Root Mean Square Error of Approximation)	0.060	<0.08 Browne and Cudeck(1993)	Absolute Fit
		GFI(Goodness of Fit Index)	0.998	>0.90 Joreskog and Sorbom (1984)	Absolute Fit
2.	Incremental Fit Indices	AGFI(Adjusted Goodness of Fit Index)	0.968	>0.90 Tanaka and Huba (1985)	Absolute Fit
		CFI (Comparative Fit Index)	0.999	>0.90 Bentler,(1980)	Absolute Fit
		TLI (Tucker Lewis Index)	0.992	>0.95, Bentler and Bonett (1980)	Absolute Fit
		NFI (Normal Fit Index)	0.999	>0.90 Bollen (1989)	Absolute Fit
3.	Parsimonious Fit	Chi-Square	3.342	P > 0.05 (Wheaton et al,1977)	Absolute Fit
4.	Miscellaneous Fit	RMR(Root Mean Square Residual)	0.263	<0.08(Hair et al. 2006)	Absolute Fit

Source: Primary Data

Table 7 explicates that the calculated P value of 0.002 is significant at 1% level and is higher than 0.062(Hair et al 1998) which shows a perfect for present constructed model. The value of GFI (Goodness of Fit Index) value (Hair et al,2006) and AGFI (Adjusted Goodness of Fit Index) (Daire et al.2008). The assessed CFI (Comparative Fit Index) value is

0.999(Hu and Bentler, 1999) which shows an complete fit model for the constructed SEM model and the value of RMR (Root Mean Square Residual) value is 0.263(Hair et al,2006) and RMSEA(Root Mean Square Error of Approximation value of 0.060(Hair et al, 2006) indicating a lower value of 0.080. Thus, overall model is strongly fit for the developed model.

Table: 7

Regression Weight for influence of Factor impact of Digital Banking Service, Service Quality of Banking Application, Service Quality of Fintech Application, Determinants of Banking Fintech Service on Satisfaction Level of Banking Fintech Users

Measured Variables		Latent Variables	Estimate	S.E.	Std. Co-efficient	C.R.	P-value	Inference
SQFA	←	DBS	0.298	0.037	0.276	8.121	0.000**	S
SQFA	←	SQBA	0.227	0.013	0.596	17.569	0.000**	S
DBFS	←	SQFA	-0.377	0.044	-0.460	-8.643	0.000**	S
DBFS	←	DBS	-0.500	0.043	-0.565	-11.687	0.000**	S
DBFS	←	SQBA	0.366	0.017	1.171	20.916	0.000**	S
SLBFU	←	SQBA	0.160	0.010	0.391	16.236	0.000**	S
SLBFU	←	DBS	0.726	0.026	0.624	27.922	0.000**	S
SLBFU	←	DBFS	-0.197	0.021	-0.150	-9.527	0.000**	

Source: Primary Data

Note: ** Significant @ 1% level

Table 7 shows the regression weight and beta coefficient values for the influence of Factor Influencing Digital Banking Service, Service Quality of Banking Application, Service Quality of Fintech Application, Determinants of Banking Fintech Service on Satisfaction Level of Banking Fintech Users.

The Coefficient value for impact of **Digital Banking Service** is 0.276 which explains the partial effect over **Service Quality of Fin Tech Application** holding other variables as constant. The estimated positive sign indicates that **Service Quality of Fin Tech Application** would enhance by 0.675 units for every one unit growth in **Digital Banking Service**. The relationship is significant as the t value of 8.121 is significant (P<0.000) at 1% level of significance.

The Coefficient value for impact of **Service Quality of Banking Application** is 0.596 which explains the partial effect over **Service Quality of Fin Tech Application** holding other variables as constant. The estimated positive sign indicates that **Service Quality of Fin Tech Application** would enhance by 0.596 units for every one-unit growth in **Service Quality of Banking Application**. The relationship is significant as the t value of 17.569 is significant (P<0.000) at 1% level of significance.

The Coefficient value for impact of **Service Quality of Fin Tech Application** is (0.460) which explains the partial effect over **Determinants of Banking Fin Tech Service** holding other variables as constant. The estimated negative sign indicates that **Determinants of Banking**

Fin Tech Service would decline by (0.460) units for every one-unit growth in **Service Quality of Fin Tech Application**. The relationship is significant as the t value of 8.643 is significant ($P < 0.000$) at 1% level of significance.

The Coefficient value for impact of **Digital Banking Service** is (0.565) which explains the partial effect over **Determinants of Banking Fin Tech Service** holding other variables as constant. The estimated negative sign indicates that **Determinants of Banking Fin Tech Service** would decline by (0.565) units for every one-unit growth in **Digital Banking Service**. The relationship is significant as the t value of 11.687 is significant ($P < 0.000$) at 1% level of significance.

The Coefficient value for impact of **Service Quality of Banking Service** is 1.171 which explains the partial effect over **Determinants of Banking Fin Tech Service** holding other variables as constant. The estimated positive sign indicates that **Determinants of Banking Fin Tech Service** would increase by 1.171 units for every one-unit growth in **Service Quality of Banking Service**. The relationship is significant as the t value of 20.916 is significant ($P < 0.000$) at 1% level of significance.

The Coefficient value for impact of **Service Quality of Banking Service** is 0.391 which explains the partial effect over **Satisfaction Level of Bank Fin Tech Users** holding other variables as constant. The estimated positive sign indicates that **Satisfaction Level of Bank Fin Tech Users** would increase by 0.391 units for every one-unit growth in **Service Quality of Banking Service**. The relationship is significant as the t value of 16.236 is significant ($P < 0.000$) at 1% level of significance.

The Coefficient value for impact of **Digital Banking Service** is 0.624 which explains the partial effect over **Satisfaction Level of Bank Fin Tech Users** holding other variables as constant. The estimated

positive sign indicates that **Satisfaction Level of Bank Fin Tech Users** would increase by 0.624 units for every one-unit growth in **Digital Banking Service**. The relationship is significant as the t value of 27.922 is significant ($P < 0.000$) at 1% level of significance.

The Coefficient value for impact of **Determinants of Banking Fin Tech Service** is (0.150) which explains the partial effect over **Satisfaction Level of Bank Fin Tech Users** holding other variables as constant. The estimated negative sign indicates that **Satisfaction Level of Bank Fin Tech Users** would decline by 0.150 units for every one-unit growth in **Determinants of Banking Fin Tech Service**. The relationship is significant as the t value of 9.527 is significant ($P < 0.000$) at 1% level of significance.

CONCLUSIONS

Customers are increasingly expecting banks to offer digital and mobile services that are easy to use, convenient, and secure. FINTECH has enabled banks to offer these services, such as mobile banking apps, online account management, and digital payments, which has increased customer satisfaction by providing them with greater access to banking services. Additionally, FINTECH has improved service quality by reducing the time and effort required for customers to access banking services. For example, digital onboarding processes have reduced the need for customers to physically visit a branch to open an account. Automated customer service systems have also reduced waiting times and provided 24/7 support. Overall, the adoption of FINTECH in the banking sector has led to higher customer satisfaction and improved service quality, making it a win-win for both customers and banks. However, it is important for banks to continue to invest in FINTECH and stay up-to-date with the latest technology trends to remain competitive in

the industry.

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