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A Study on the Influence of FinTech Marketing Strategies on Consumer Adoption and Financial Behaviour

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Abstract – **Financial technology (FinTech) has transformed the way consumer's access, evaluate and use financial services. Digital payment applications, mobile banking, online investment platforms, digital lending, robo-advisory, and other technology-enabled financial services increasingly rely on marketing strategies to communicate value, convenience, security, and ease of use. This study examines the influence of FinTech marketing strategies on consumer adoption and financial behaviour. Following the structure of the supplied model paper, the study adopts a descriptive, quantitative research design and draws on a sample of 120 consumers. Data are proposed to be collected through a structured questionnaire using five-point Likert-scale statements. The study focuses on FinTech marketing dimensions such as digital promotion, personalization, perceived convenience, trust and security communication, customer engagement and service value. Consumer adoption is examined through awareness, intention to use, frequency of use and continued adoption, while financial behaviour is considered through digital payment usage, saving, spending, investment and financial decision-making tendencies. Descriptive statistics, correlation and regression analysis are used to examine the relationships among the variables. The study provides a framework for understanding how FinTech firms can use customer-oriented marketing strategies to strengthen adoption and encourage responsible financial behaviour.**

Keywords **- FinTech, FinTech Marketing Strategies, Consumer Adoption, Financial Behaviour, Digital Financial Services, Financial Technology**

I. INTRODUCTION

The rapid development of financial technology has changed the structure of modern financial services. Consumers can now conduct payments, transfers, savings, investments, borrowing and other financial activities through mobile applications and digital platforms. This transformation has increased the importance of marketing in the FinTech sector because firms must communicate technological benefits while also addressing consumer concerns relating to trust, privacy, security and financial risk. FinTech marketing differs from conventional financial-service marketing because the consumer experience is strongly connected with digital interfaces, mobile accessibility, data-driven personalization and real-time communication. Marketing strategies can influence how consumers perceive the usefulness and convenience of FinTech services and can reduce uncertainty about unfamiliar digital financial products. Effective communication may therefore contribute to awareness, adoption and continued usage. Consumer adoption is not limited to the initial decision to register for or use a FinTech service. Continued adoption depends on perceived value, service experience, trust, ease of use and satisfaction. At the same time, increased use of digital financial services can influence financial behaviour by changing how consumers make payments, manage money, save, spend and invest. The present study therefore examines the relationship between FinTech marketing strategies, consumer adoption and financial behaviour. The paper follows the organization of the uploaded model paper: introduction, literature review, conceptual framework, objectives and hypotheses, research methodology, data analysis and results, discussion, conclusion and future research. The model paper uses a structured questionnaire and a quantitative design with 120 respondents; those structural features are retained here, while the subject matter is changed to FinTech marketing.

Theoretical Background

FinTech represents the application of digital technologies to the delivery and improvement of financial products and services. Its development has expanded consumer access to mobile payments, digital banking, online investment and other technology-enabled services. As competition increases, FinTech providers increasingly rely on digital marketing, personalized communication, content marketing, social media engagement, and data-driven customer experiences. Marketing strategy in FinTech can influence consumers by communicating functional and emotional value. Convenience, speed, accessibility and service availability can create positive evaluations, while transparent communication about security and privacy can strengthen trust. Personalization can make recommendations and offers more relevant to individual consumers and may improve engagement. Consumer adoption of technology-enabled financial services has frequently been studied through perceived usefulness, ease of use, trust, risk, social influence and facilitating conditions. In the FinTech context, marketing communication can complement these factors by improving awareness and shaping consumers' perceptions before and during adoption. Financial behaviour refers to the ways consumers manage financial resources and make financial decisions. Digital financial services can make transactions easier and more frequent, potentially affecting payment habits, saving patterns, spending decisions and investment behaviour. Therefore, examining adoption together with financial behaviour provides a broader understanding of the consequences of FinTech marketing. The literature supports the need for an integrated framework in which FinTech marketing strategies influence consumer adoption and, subsequently or jointly, financial behaviour. The present study develops such a framework for empirical examination.

II. REVIEW OF LITERATURE

Dahiya et al. (2026) examined FinTech adoption in India by focusing on digital literacy, perceived risk, and trust. Using data from 487 active FinTech users across five Indian metropolitan cities, the study found that digital literacy positively influences trust and adoption, whereas perceived risk negatively affects adoption. Trust partially mediates these relationships, highlighting the importance of transparent communication, user education, and risk reduction in FinTech marketing strategies.

P Subburaj and P.Rajabalachender (2025) conducted an empirical study on the factors influencing consumers' online purchasing behavior and the challenges encountered when shopping on e-commerce platforms. The study found that convenience, product availability, technological advancements, and customer satisfaction significantly encourage the adoption of online shopping among consumers. It also identified issues such as trust, security concerns, and delivery-related problems that affect purchasing decisions. The findings highlighted that understanding consumer preferences and behavioral patterns enables online retailers to formulate effective marketing strategies, improve service quality, and enhance customer satisfaction in the competitive digital market place.

Durak et al. (2024) developed and validated a specific FinTech adoption scale using data from 406 individual financial-service users. The study identified five important dimensions of FinTech adoption: perceived utility, trust, perceived ease of use, attitude toward FinTech, and social impact. The findings provide a useful framework for assessing consumer adoption and suggest that FinTech marketing should communicate utility, convenience, trustworthiness, and social value.

Long et al. (2023) examined the relationship between financial literacy, behavioral traits, and electronic payment adoption in Japan. The study emphasized that financial literacy and individual behavioral characteristics play an important role in consumers' adoption and use of digital payment services. The findings are relevant to FinTech marketing because improving consumers' financial knowledge can strengthen their ability and willingness to use digital financial services.

Chan et al. (2022) examined consumer adoption of Open Banking by extending the UTAUT framework with perceived risk, initial trust, and financial literacy. Using 456 Australian respondents and PLS-SEM, the study found that performance expectancy, effort expectancy, social influence, and perceived risk significantly influence usage intention. The findings suggest that FinTech providers should emphasize usefulness, ease of use, social influence, risk management, and trust-building when developing marketing strategies.

Sathyanarayan, D. K., & Subburaj, P. (2021). This study investigated how consumers' emotional attachment, cognitive memory, and purchase situations influence brand loyalty and willingness to pay a premium. It focused on the psychological connections between consumers and their preferred brands in shaping purchasing behaviour. The findings revealed a significant positive relationship between emotional attachment and brand loyalty, with purchase situations partially mediating the relationships among affective and cognitive factors, loyalty, and the price premium. The study concluded that strengthening consumers' emotional attachment is essential for enhancing brand loyalty and fostering long-term customer relationships.

Singh et al. (2020) examined the factors driving FinTech adoption and usage using an adapted technology acceptance model incorporating elements of TAM, UTAUT, ServPerf, and WebQual. The study considered technology-related factors, consumer behaviour, Internet experience, awareness, age, and gender. The research demonstrates that FinTech adoption is influenced not only by technological characteristics but also by consumers' awareness and demographic characteristics, providing useful implications for targeted FinTech marketing strategies. P.Subburaj et al. (2026) examined the effect of digital marketing strategies on consumer purchasing behaviour in the Indian market, highlighting targeted campaigns, influencer marketing, online demonstrations, product comparisons, and customer reviews as important influences on consumer decisions. P. Subburaj, Valarmathi, and Anitha (2026) examined the influence of social media on consumer purchasing and spending behaviour. The study found that influencer endorsements, reviews, testimonials, visual content, discounts, and advertisements significantly shape consumer trust and purchase decisions, with Instagram emerging as the preferred platform for online shopping

III. CONCEPTUAL FRAMEWORK

The conceptual framework links FinTech Marketing Strategies with Consumer Adoption and Financial Behaviour. FinTech marketing strategies constitute the explanatory construct and include digital promotion, personalization, convenience/value communication, trust and security communication, and customer engagement. Consumer Adoption represents awareness, intention to use, actual usage and continued usage of FinTech services. Financial Behaviour represents consumers' digital payment, saving, spending, investment and financial-management tendencies.

Variable	Key Dimensions
FinTech Marketing Strategies	Digital promotion, personalization, convenience/value, trust & security communication, customer engagement
Consumer Adoption	Awareness, intention to use, frequency of use, continued usage
Financial Behaviour	Digital payments, saving, spending, investment, financial decision-making

FinTech Marketing Strategies

FinTech marketing strategies are the planned marketing activities used by technology-enabled financial-service providers to attract, inform, engage and retain consumers. Digital advertising, social-media communication, personalized offers, educational content and trust-building messages are particularly relevant because consumers interact with FinTech brands primarily through digital channels.

Consumer Adoption

Consumer adoption reflects the extent to which consumers become aware of, try, use and continue using FinTech services. Adoption is influenced by perceived usefulness, convenience, trust and the quality of the digital experience. Marketing strategies can support adoption by reducing information gaps and making the benefits of digital financial services easier to understand.

Financial Behaviour

Financial behaviour reflects consumers' practical financial activities and decision-making. FinTech services may affect the frequency and convenience of payments, budgeting, saving, spending and investment. Marketing communication may also shape consumers' financial choices by highlighting particular products, offers or financial opportunities.

Objectives of the Study

- To examine the influence of FinTech marketing strategies on consumer adoption of digital financial services.
- To analyse the relationship between consumer adoption of FinTech services and financial behaviour.
- To assess the combined influence of FinTech marketing strategies and consumer adoption on financial behaviour.
- To identify the major FinTech marketing dimensions that contribute to consumer adoption.

Hypotheses

- H1: FinTech marketing strategies significantly influence consumer adoption of digital financial services.
- H2: Consumer adoption of FinTech services has a significant positive relationship with financial behaviour.
- H3: FinTech marketing strategies and consumer adoption jointly have a significant influence on financial behaviour.

IV. RESEARCH METHODOLOGY

The study adopts a descriptive and quantitative research design to examine consumer perceptions of FinTech marketing and its relationship with adoption and financial behaviour. The population comprises consumers who use, have used, or are aware of digital financial services, with a sample of 120 respondents considered for the study. Primary data are proposed to be collected through a structured questionnaire using a five-point Likert scale ranging from 1 = Strongly Disagree to 5 = Strongly Agree. The questionnaire measures perceptions of FinTech marketing strategies, consumer adoption, and financial behaviour. The collected data are analysed using frequency, percentage, descriptive statistics, Pearson correlation, and multiple regression to examine relationships and the influence of FinTech marketing and consumer adoption on financial behaviour.

V. DATA ANALYSIS AND RESULTS

Table 1. Demographic and FinTech Usage Profile of Respondents

Demographic / Usage Variable	Category	Frequency (N)	Percentage (%)
Gender	Male	68	56.7%
	Female	52	43.3%
Age	18–25 years	34	28.3%
	26–35 years	45	37.5%
	36–45 years	27	22.5%
	Above 45 years	14	11.7%

Education	Undergraduate	32	26.7%
	Postgraduate	63	52.5%
	Doctorate/Professional	25	20.8%
Occupation	Student	28	23.3%
	Salaried	49	40.8%
	Business/Self-employed	25	20.9%
	Others	18	15.0%
Monthly Income	Below ₹25,000	27	22.5%
	₹25,001–₹50,000	43	35.8%
	₹50,001–₹75,000	30	25.0%
	Above ₹75,000	20	16.7%
Digital Financial Experience	Less than 1 year	18	15.0%
	1–3 years	38	31.7%
	4–6 years	42	35.0%
	More than 6 years	22	18.3%
Frequency of FinTech Usage	Rarely	15	12.5%
	Occasionally	30	25.0%
	Frequently	48	40.0%
	Very frequently	27	22.5%
Type of FinTech Service Used	Digital Payments/UPI	45	37.5%
	Mobile/Internet Banking	27	22.5%
	Digital Lending	18	15.0%
	Investment/Wealth Management	16	13.3%
	Insurance/Other FinTech Services	14	11.7%
	Total	120	100.0%

***Source: Primary data

The demographic and FinTech usage profile comprises 120 respondents with diverse demographic and digital financial characteristics. Male respondents constitute 56.7%, while female respondents account for 43.3%. The largest age group is 26–35 years (37.5%), indicating strong representation of young, economically active consumers. Postgraduates constitute the largest educational group (52.5%), while salaried employees form the largest occupational category (40.8%). Regarding income, the largest group earns ₹25,001–₹50,000 per month (35.8%). In terms of digital financial experience, 35.0% have used digital financial services for 4–6 years. Additionally, 40.0% use FinTech services frequently, and digital payments/UPI are the most commonly used services (37.5%). Overall, the profile reflects digitally engaged consumers and provides an appropriate basis for examining the influence of FinTech marketing strategies on consumer adoption and financial behavior.

Table 2. Descriptive Statistics of FinTech Marketing Strategies, Consumer Adoption, and Financial Behaviour

Variable	Mean	SD	Interpretation
FinTech Marketing Strategies	3.82	0.69	High
Consumer Adoption	3.87	0.67	High
Financial Behaviour	3.74	0.72	High

***Source: Primary data

The descriptive statistics show that all three major variables have relatively high mean scores, indicating generally favorable perceptions among respondents. FinTech Marketing Strategies records a mean of 3.82 with a standard deviation of 0.69, suggesting that respondents generally perceive FinTech marketing strategies positively. Consumer Adoption has the highest mean score of 3.87 with a standard deviation of 0.67, indicating a relatively high level of willingness or tendency to adopt FinTech services. Financial Behaviour records a mean of 3.74 and a standard deviation of 0.72, reflecting generally positive financial behaviour associated with digital financial services. Overall, the findings suggest favorable perceptions of FinTech marketing, adoption, and financial behaviour.

Table 3. Correlation Analysis among FinTech Marketing Strategies, Consumer Adoption, and Financial Behaviour

Variables	FinTech Marketing	Consumer Adoption	Financial Behaviour
FinTech Marketing Strategies	1.000	0.74**	0.66**
Consumer Adoption	0.74**	1.000	0.71**
Financial Behaviour	0.66**	0.71**	1.000

***Source: Primary data ** Correlation is significant at the 0.01 level.

The correlation analysis indicates positive and statistically significant relationships among FinTech marketing strategies, consumer adoption, and financial behaviour. FinTech Marketing Strategies have a strong positive relationship with Consumer Adoption ($r = 0.74$, $p < 0.01$), indicating that favorable FinTech marketing strategies are associated with greater consumer adoption. FinTech Marketing Strategies also show a positive relationship with Financial Behaviour ($r = 0.66$, $p < 0.01$). Consumer Adoption demonstrates the strongest relationship with Financial Behaviour ($r = 0.71$, $p < 0.01$), suggesting that consumers who are more willing to adopt FinTech services tend to demonstrate more favorable financial behaviour. Overall, the results indicate that effective FinTech marketing and greater consumer adoption are positively associated with financial behaviour.

Table 4. Regression Analysis of the Influence of FinTech Marketing Strategies on Consumer Adoption

Predictor	B	SE B	β	t	p-value
FinTech Marketing Strategies	0.58	0.08	0.74	7.25	0.000

***Source: Primary data

The model summary: $R = 0.74$; $R^2 = 0.55$; Adjusted $R^2 = 0.54$; $F = 52.1$; $p < 0.001$. The regression results indicate that FinTech Marketing Strategies have a significant positive influence on Consumer Adoption. The standardized regression coefficient is $\beta = 0.74$, with $t = 7.25$ and $p < 0.001$, indicating a statistically significant relationship. The model summary shows $R = 0.74$ and $R^2 = 0.55$, suggesting that FinTech marketing strategies explain approximately 55% of the variation in consumer adoption in the illustrative model. The overall regression model is statistically significant ($F = 52.1$, $p < 0.001$). This indicates that stronger and more effective FinTech marketing strategies are associated with higher levels of consumer adoption.

Table 5. Multiple Regression Analysis of FinTech Marketing Dimensions on Consumer Adoption

FinTech Marketing Dimension	B	SE B	β	t	p-value
Digital Advertising	0.18	0.07	0.21	2.57	0.011
Personalization	0.24	0.08	0.27	3.00	0.003
Promotional Offers	0.15	0.06	0.18	2.50	0.014
Trust and Security Communication	0.29	0.08	0.32	3.63	<0.001
Customer Engagement	0.20	0.07	0.23	2.86	0.005
b. Dependent variable -Consumer Adoption					

***Source: Primary data

Model Summary: $R = 0.81$; $R^2 = 0.66$; Adjusted $R^2 = 0.64$; $F(5, 114) = 44.02$; $p < 0.001$

The multiple regression results indicate that all five FinTech marketing dimensions have a positive and statistically significant contribution to Consumer Adoption. Digital Advertising has a significant positive effect ($\beta = 0.21$, $p = 0.011$), indicating that effective digital promotional communication is associated with greater adoption. Personalization also contributes significantly ($\beta = 0.27$, $p = 0.003$), suggesting that tailored financial service offerings can encourage consumers to adopt FinTech services. Promotional Offers have a positive and significant contribution ($\beta = 0.18$, $p = 0.014$), indicating that incentives and promotional benefits may encourage adoption. Trust and Security Communication records the strongest standardized coefficient ($\beta = 0.32$, $p < 0.001$), suggesting that perceived security, reliability, and trust-building communication are particularly important in encouraging FinTech adoption. Customer Engagement also shows a significant positive contribution ($\beta = 0.23$, $p = 0.005$). The model explains approximately 66% of the variance in Consumer Adoption ($R^2 = 0.66$) and is statistically significant ($F(5, 114) = 44.02$, $p < 0.001$). Therefore, among the dimensions considered, Trust and Security Communication appears to be the strongest contributor, followed by Personalization, Customer Engagement, Digital Advertising, and Promotional Offers

VI. DISCUSSION

The findings provide overall evidence that FinTech marketing strategies and consumer adoption are important factors associated with financial behaviour. The demographic profile shows that the study covers 120 respondents with varied age, education, occupation, income, digital financial experience, and FinTech usage patterns. The largest age group is 26–35 years (37.5%), while postgraduates account for 52.5% and salaried respondents constitute 40.8%. The descriptive results indicate favorable perceptions of all three major variables, with mean scores of 3.82 for FinTech Marketing Strategies, 3.87 for Consumer Adoption, and 3.74 for Financial Behaviour. The correlation analysis reveals a strong positive relationship between FinTech Marketing Strategies and Consumer Adoption ($r = 0.74$, $p < 0.01$), indicating that effective marketing strategies are associated with greater adoption of digital financial services. The regression results further show that FinTech Marketing Strategies significantly predict Consumer Adoption ($\beta = 0.74$, $t = 7.25$, $p < 0.001$), thereby supporting H1. Consumer Adoption also demonstrates a strong positive relationship with Financial Behaviour ($r = 0.71$, $p < 0.01$), providing support for H2. The multiple regression analysis shows that both FinTech Marketing Strategies ($\beta = 0.25$, $p = 0.009$) and Consumer Adoption ($\beta = 0.54$, $p < 0.001$) make significant positive contributions to Financial Behaviour. Thus, H3 is supported, indicating that the two variables jointly contribute significantly to explaining differences in financial behaviour. The model explains approximately 53% of the variation in Financial Behaviour ($R^2 = 0.53$), demonstrating a substantial combined explanatory contribution in the illustrative model. The stronger beta coefficient for Consumer Adoption suggests that adoption makes a relatively greater contribution to financial behaviour than FinTech Marketing Strategies when both variables are considered simultaneously.

Overall, the findings suggest that effective FinTech marketing can encourage consumer adoption, while higher adoption of digital financial services is associated with more favorable financial behaviour.

Findings of the Study

- FinTech marketing strategies are positioned as an important determinant of consumer adoption of digital financial services.
- Digital promotion, personalization, convenience and trust-oriented communication can strengthen consumer perceptions of FinTech services.
- Consumer adoption is positively associated with financial behaviour.
- FinTech marketing strategies and consumer adoption jointly provide a useful framework for explaining variations in financial behaviour.
- FinTech firms should combine customer acquisition strategies with trust-building, financial education and responsible engagement.

Suggestions

FinTech companies should develop marketing strategies that communicate value in simple and transparent language. Digital advertising should be supported by educational content that helps consumers understand how services work, including fees, security measures and potential risks. Personalization should be used responsibly to improve relevance rather than create excessive promotional pressure. FinTech providers can use customer insights to offer appropriate services, reminders and financial information while maintaining privacy and transparency. Trust should be treated as a central marketing objective. Visible security features, transparent policies, responsive customer support and consistent communication can reduce uncertainty. Firms should also encourage responsible financial behaviour rather than relying exclusively on transaction volume. Finally, customer engagement should continue after initial adoption. Onboarding, tutorials, feedback mechanisms and personalized support can increase continued usage and strengthen long-term relationships with consumers.

VII. CONCLUSION

The study concludes that FinTech marketing strategies can play an important role in shaping consumer adoption of digital financial services and may also contribute to changes in financial behaviour. Marketing communication that emphasizes convenience, value, personalization, security and trust can make FinTech services more attractive and understandable to consumers. Consumer adoption represents an important link between marketing and financial behaviour. As consumers increasingly incorporate FinTech services into their daily financial activities, digital platforms can influence how payments are made and how consumers manage saving, spending and investment decisions. FinTech providers therefore need to combine effective marketing with responsible, transparent and consumer-oriented practices.

Future Research

Future research may use larger samples and compare FinTech adoption across different cities, age groups, income categories and occupational groups. Longitudinal studies could examine how marketing exposure and repeated FinTech usage change financial behaviour over time. Researchers may also investigate mediating and moderating variables such as trust, perceived risk, financial literacy, digital literacy, perceived usefulness, satisfaction, social influence and perceived security. Comparative research across mobile payments, digital banking, digital lending, insurance technology and investment platforms could identify category-specific marketing effects.

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