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The Impact of Customer Perception on their Attitude and Intention to Use Fintech Services in Mauritius

Daniel Kibet Koech[1], Lingen Nandini[2], Prof. Hemant Chittoo[3], Dr Needesh Ramphul[4], Dr. Edina Molnár[5]

Abstract

The emerging Financial technology (Fintech) is increasingly being adopted by financial institutions, businesses, and consumers alike. This study examines the impact of Customer perception on their intention to utilize Fintech services in Mauritius. This study is guided by the Technology Acceptance Model (TAM). A sample of 200 out of 385 respondents was subjected to a quantitative survey and a simple linear regression analysis was performed. Findings indicate that perceived usefulness, perceived ease of use and attitude positively and significantly influence the intention of adoption of Fintech services while perceived risk negatively but insignificantly affect their intention among customers. However, trust has no significant effect. This study recommends that customers' perceptions and attitude towards Fintech services must be considered throughout the stages of Fintech product design, development, and provision. Fintech and Financial services providers should develop strategies of eliminating risks associated with Fintech services to encourage more users. Future research could explore further variables influencing customer attitudes towards Fintech services.

Keywords: *Fintech; Technology Acceptance Model; Banking Customers; Customer Perception; Regression Analysis.*

Introduction

According to Schindler, (2017), Fintech is an emerging product of technological innovations that brings together financial market players by encouraging innovations in new product development. Fintech consists of six models namely; payment, crowdfunding, capital markets, Wealth management services, and lending services (Gupta, 2023). Knewtson, & Rosenbaum, (2020) elaborates on the constituents of the Fintech subsector as consisting of Investment technology, capital sourcing, financial system infrastructure, and alternative financial systems.

"Fintech" combines 'financial' and 'technology' to describe new technologies that help banks provide services more quickly and efficiently. Many banks have adopted Fintech to stay competitive and improve customer experiences (Bureshaid, Lu, and Sarea, 2020). Fintech also allows banks to move from traditional business models to more innovative, tech-driven approaches (Ebrahim, Kumaraswamy, and Abdulla, 2021). Schueffel (2016, p. 32) 'says, "the Fintech genie is out of the bottle," meaning Fintech has significantly changed our lives. Technology helps banks cut costs and stay competitive by making daily transactions easier for customers.' In today's 'competitive market, banks must understand how customers feel about

[1] Department of Psychology, Faculty of Health Sciences, University of Debrecen.
[2] School of Business Management and Finance,University of Technology, Mauritius
[3] School of Business Management and Finance,University of Technology, Mauritius.
[4] School of Business Management and Finance,University of Technology, Mauritius.
[5] Department of Psychology, Faculty of Health Sciences, University of Debrecen.

new services. Customer perception, whether positive or negative towards a product or service, affects adoption. The Technology Acceptance Model (TAM) is often used to measure how likely customers are to accept new technology based on their attitudes.' Bankers should recognize that not all 'technology is unique and should act strategically to stay ahead of competitors and retain customers (PwC Report. (2020). This dissertation focuses on analysing Mauritian bank customers' attitudes towards Fintech services.'

Fintech has 'revolutionized traditional banking, prompting banks to innovate and introduce new technological products to remain competitive (Narraidoo, 2018). In Mauritius, banks have partnered with Fintech to enhance service speed and efficiency. The Mauritian banking sector now offers a broad range of services beyond traditional banking. Recent technological advancements have led to the gradual introduction of innovations such as ATMs, card payments (credit and debit cards), internet and mobile banking, payment facilities, QR codes, and Digital Personal Assistants (DPA) These technological developments have evolved systematically over time.

In Mauritius, 'internet banking began in 1997, initially provided by only four banks: MCB, SBM, Banque Centrale Populaire (BCP), and Absa (formerly Barclays) (Padachi et al., 2008). In 2003, SBM introduced the Mobile Refill service, followed by MauBank's launch of Mobile Banking in June 2012 (Ramdhony and Munien, 2013). MCB then released its "Juice" mobile app in July 2013. This innovation has been highly beneficial for both banks and customers.The banks currently offering Fintech services in Mauritius include; Mauritius Commercial Bank (MCB), State Bank of Mauritius (SBM),Bank One,Absa Group and HSBC Mauritius.

Literature Review

Fintech, or financial technology, refers 'to the integration of technology into offerings by financial services companies to improve their use of financial services. It encompasses everything from online banking and payment systems to block chain and robo-advisors. Key figures in Fintech have shared a lot of insights on its impact and potential; Skinner, (2016), a 'Fintech expert and author, emphasized the digital shift in finance. He stated, "The future of banking is digital and open. It's about providing the right solutions at the right time," reflecting his belief in the importance of digital transformation in the financial sector. This quote aligns with his work, particularly his book "Digital Bank," published in 2014. Sergio Ermotti, Chairman 'of UBS (February 2023): Sergio Ermotti highlighted the strategic importance of Fintech partnerships for large banks (Horwood, (2023). He remarked, "For global banks, collaborating with Fintech's is not just an option but a necessity. These partnerships are vital for driving innovation and staying competitive in a rapidly evolving market." Ermotti's comment emphasizes the need for established banks to work with Fintech companies to remain relevant and innovative.' Jamie Dimon, CEO 'of JPMorgan Chase (March 2023): Jamie Dimon discussed how Fintech is reshaping customer expectations in banking. He said, "Customers now expect a seamless, digital-first experience. Fintech has set new standards for convenience and speed, pushing traditional banks to adapt or fall behind.

According to Kapur, Panwar, & Singh, (2019) Fintech has immensely disrupted the financial markets and shaped the way financial services are offered by the providers. This has led to heightened efficiency in service delivery and boosted profitability whilst promoting customer satisfaction (Oladapo et al.,2022; Scardovi, 2017).

Many studies have been done in the past to determine Customer perceptions towards Fintech services. Chuang et al., (2016) discovered that perceived ease of use of Fintech services significantly determined the attitude of Fintech Users in Malaysia. People generally 'develop a more favourable attitude toward Fintech products and services when they perceive them as useful and convenient (Huei, Cheng, Seong, Khin, and Bin, 2018; Lachhwani and Jain, 2021).'Research indicates that perceived usefulness positively influences customer attitudes toward Fintech services in Vietnam (Hoang, Nguyen, Vu, Nguyen& Tran (2021) and Taiwan (Chuang et al., 2016). Conversely, a study in China found that perceived usefulness did not positively affect customers' attitudes toward adopting new technology (Kurniasari, Abd Hamid, and Qinghui, 2020).' Several other scholars who discovered a positive correlation between the perceived usefulness of Fintech products are; Lee, (2016) Lim & Cham (2015), and Al-Fahim, (2016).

In their investigation of Internet banking as an option, Martins, Oliveira, & Popovič, (2014) discovered that customers' perception of risk influenced their attitude towards use of Internet banking. Lee, (2009) identified security fears as risks influencing customers' perception towards use of Fintech services.'Many customers are particularly concerned about security risks and privacy breaches when using electronic services (Peong, Peong, and Tan, 2021). Ensuring secure data exchange during electronic transactions is essential for customers adopting new technology (Mwiya et al., 2017; Joshi, Goel, and Garg, 2019). Other scholars have discovered that perceived risk often significantly influence customer attitudes towards financial technology positively. Featherman, Miyazaki, and Sprott (2010) for instance, found that mitigating online privacy risks can encourage the use of e-services. Additionally, some studies suggest that security concerns are less prominent in India, where younger adults are less worried about security issues related to Fintech (Lal, Rani, and Rajini, 2020)

On perceived ease of use, Research shows that perceived ease of use has a greater effect on customer attitudes than perceived usefulness (Wang, Wang, Lin, and Tang, 2003). Similarly, a study in Yemen by Al-Fahim, Jusoh, and Abideen (2016) found that perceived ease of use positively influenced customers' attitudes toward internet banking. However, Davis (1989) argues that perceived ease of use may not always significantly impact technology adoption, particularly if customers are not familiar with the technology.'

Studies that investigated the perceived cost of 'using or acquiring innovative technology acknowledged this perception as a significant barrier (Hanafizadeh, Behboudi, Koshksaray, and Tabar, 2014). Research by Luarn and Lin (2005) in Taiwan found that perceived cost negatively affects customers' attitudes, as cost considerations are crucial when selecting products. Similarly, Kuo and Yen (2009) reported in Pakistan that perceived costs negatively influence attitudes toward mobile value-added services. Mustafa et al. (2021) also found that Pakistani customers were unwilling to pay additional fees, such as ATM charges, for Fintech services. However, the extent to which costs affect customer attitudes towards Fintech services remains unclear (Huei et al., 2018).'

Trust is essential for the effective implementation and use of electronic systems, including banking and social 'networks (Abdulkarim, 2021). It plays a critical role not just in personal interactions but also in the trust placed in technical systems (Grabner- Kräuter and Faullant, 2008). Research by Chuang et al. (2016) and Hoang et al. (2021) indicates that customers develop more positive attitudes toward Fintech services when they have higher levels of trust in

them. A study by Lien, Doan, and Bui (2020) on Fintech and banking in Vietnam also found that trust positively impacts customers' attitudes towards using Fintech services. However, Hanafizadeh et al. (2014) observed some indirect effects of trust on the adoption of Fintech services.

Individuals may hold ‘either positive or negative attitudes toward certain behaviors (Cahyani, Santoso, and Genarsih, 2023). Attitude is assessed by examining whether individuals perceive the use of Fintech services as beneficial, their comfort with these services, and their level of interest in them (Setiawan, Nugraha, Irawan, Nathan, Zoltan, 2021). According to Chuang, Liu, and Kao (2016), customers’ attitudes towards Fintech services significantly influence their behavioral intention to use these services in Taiwan. The study suggests that positive evaluations increase customers' willingness to adopt Fintech services. Similarly, research by Mustafa, Butt, Sarker, and Ghani (2021) found that a favorable attitude towards Fintech positively affects the intention to use such services in Pakistan. It is from this literature that we derived the following null hypotheses;

$H0_1$ Perceived usefulness has no significant positive influence on customers’ intention to use Fintech services

$H0_2$ Perceived ease of use has no significant positive influence on customers’ intention to use Fintech services

$H0_3$ Perceived risks have no significant influence on customers’ intention to use Fintech services

$H0_4$ Perceived trust has no significant influence on customers’ intention to use Fintech services

$H0_5$ Customers’ attitude has no significant influence on the intention to use Fintech services.

Method

This study employed convenience sampling. This non-probability sampling technique was selected for its speed and simplicity compared to methods such as simple random sampling, stratified sampling, and systematic sampling. It proved to be less time-consuming and cost-effective, facilitating quicker data collection with minimal investment. This sampling, method was chosen because it is less time-consuming and cost-effective, facilitating quicker data collection with minimal investment

Sampling Formula

Cochran’s 1977 formula was used to calculate the sample size as follows;

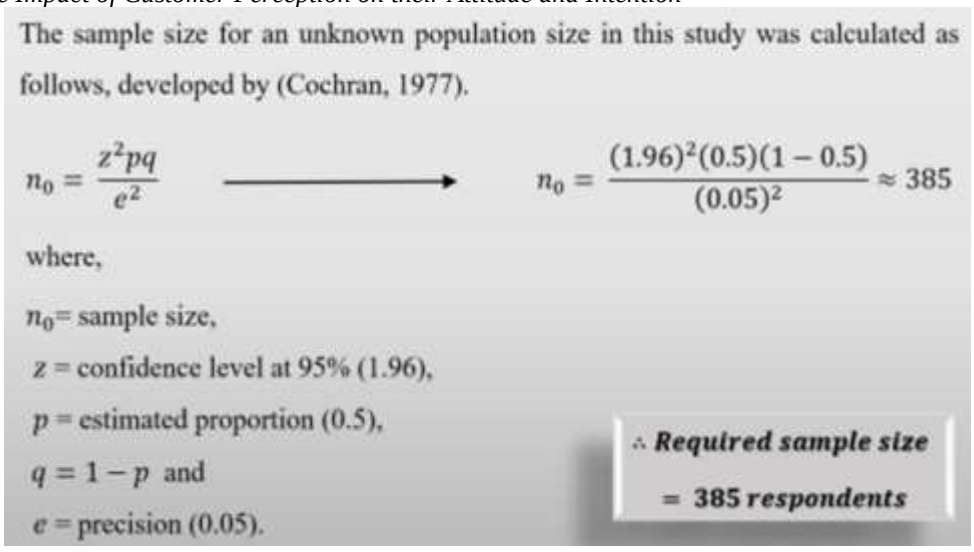

Figure 1. Sample Size calculation

Larger samples generally yield more consistent results. Kotler (2000) notes that samples as small as 1% of a population can still provide reliable results, provided the sampling method is appropriate.' Based on 'estimates, about 385 respondents were required to ensure the research's quality with a 95% confidence level.

Reliability Test

Before conducting a thorough data analysis, the scale reliability of the construct was assessed using Cronbach's Alpha, a measure of internal consistency (Hajjar, 2018; Sekaran, 2003). The results of this reliability test are presented in Table 3.10. Reliability Statistics according to George and Mallery (2003) provide guidelines for interpreting Cronbach's Alpha values: $\alpha > 0.9$ is considered Excellent, > 0.8 is Good, > 0.7 is Acceptable, > 0.6 is Questionable, > 0.5 is Poor, and < 0.5 is Unacceptable.

Table 1. Reliability Test Results

Variables	**No. of items**	**Cronbach's Alpha**	**Result**
Attitude	3	0.814	Good
Perceived Usefulness	4	0.781	Acceptable
Perceived ease of use	5	0.834	Good
Perceived Risk	4	0.858	Good
Perceived Trust	3	0.773	Acceptable
Behavioral Intention	3	0.720	Acceptable

Table 1 shows that all variables' Cronbach's Alpha coefficients exceeded 0.70, indicating that the instruments used in the study are reliable and good.

Findings

Descriptive Statistics

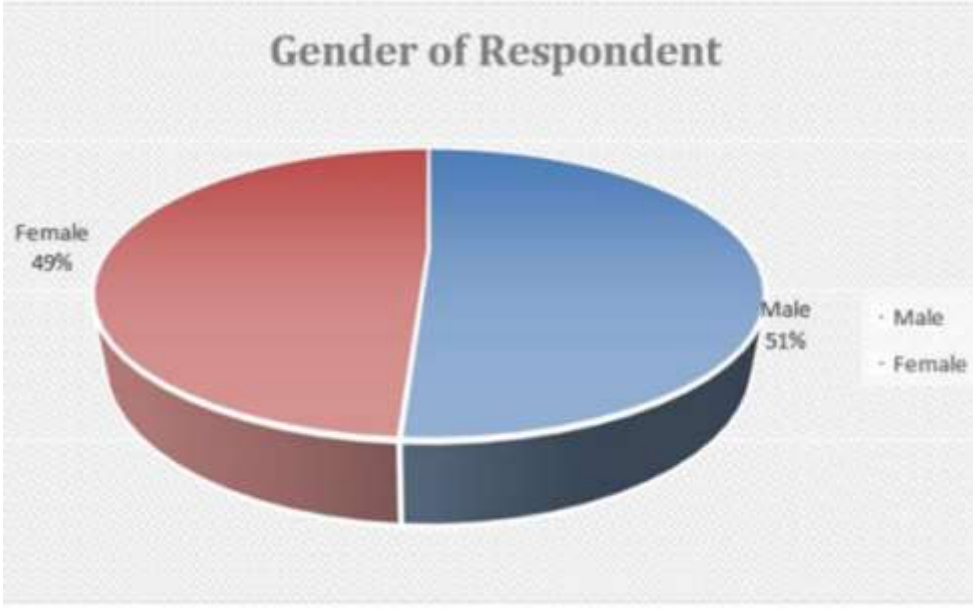

Figure 2. Gender Distribution

Figure 2. indicates that out of the 200 respondents, 51% were male and 49% were female, resulting in a slight 2% majority of males. However, the gender distribution is not considered significant since respondents participated regardless of gender. Still, this ratio might mirror the broader population of banking customers.

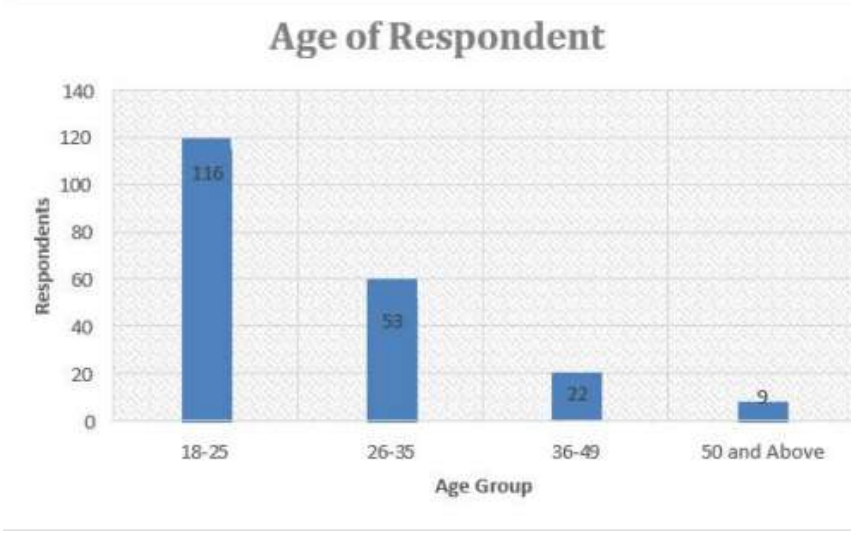

Figure 3. Age Distribution

Figure 3 reveals that, out of 200 respondents, the majority (58%, n=116) were aged 18- 25, while only 4.5% (n=9) were 50 or older. The limited participation of older individuals may be attributed to their lower usage of technology, given the online nature of the survey.

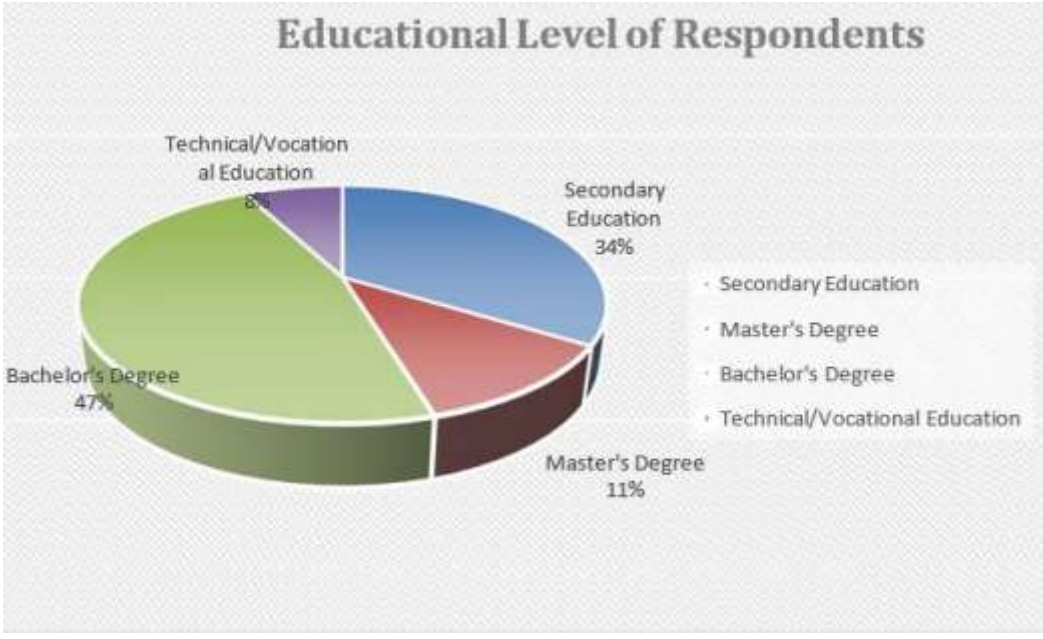

Figure 4 .Education Level Of Respondents

Figure 4 shows that 47% of respondents (n=94) held a bachelor's degree, while 7.5% (n=15) had Technical/Vocational Education. This indicates a tendency towards higher education levels among participants, likely driven by their interest in Fintech services. Those with master's degrees or Technical/Vocational Education may have encountered time constraints.

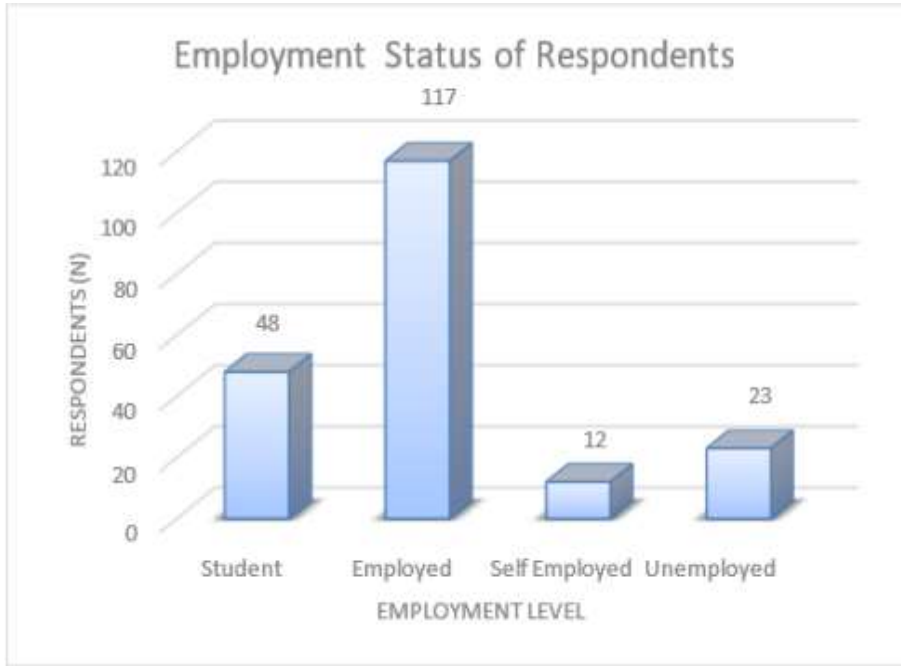

Figure 5. Employment Status

From Figure 5, Employed individuals (58.5%) and students (24%) were the most prominent contributors, likely due to the stable income of the former and the available free time of the latter. In contrast, participation from self-employed individuals (6%) and the unemployed (11.5%) was lower, probably due to time constraints and irregular income, respectively.

Figure 6.Respondents and Their Banks

Figure 6 reveals that most respondents (50.5%, n=159) are MCB customers, while 30.8% (n=97)

are SBM customers. Afrasian customers make up only 1.3% (n=4), and 0.6% (n=2) have accounts with other banks. This distribution highlights the dominance of MCB and SBM in Mauritius, reflecting the high trust and preference for these institutions.

Table 2. Level of Awareness and Use of Fintech Services

Awareness/Use	**Yes(%)**	**No(%)**	**Total(%)**
Respondents Aware of Fintech Services	76.1	23.9	100
Respondents Using Fintech Services	66.5	33.5	100

Table 2 indicates that despite 76.1% respondents being aware of Fintech Services,66.5%only make use of the services.

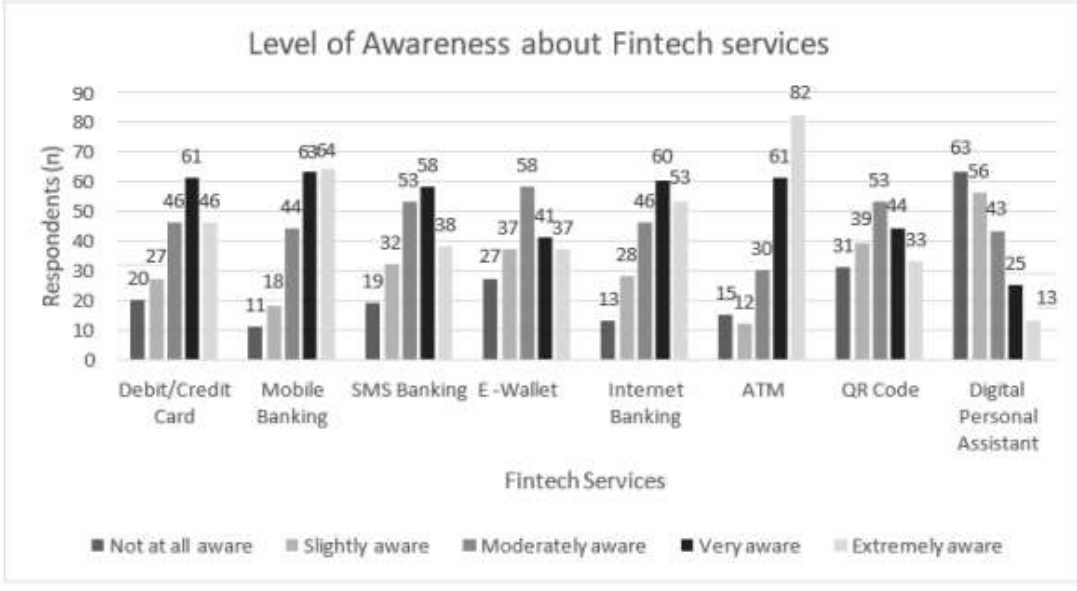

Figure 7.Level of Awareness of Different Fintech Services

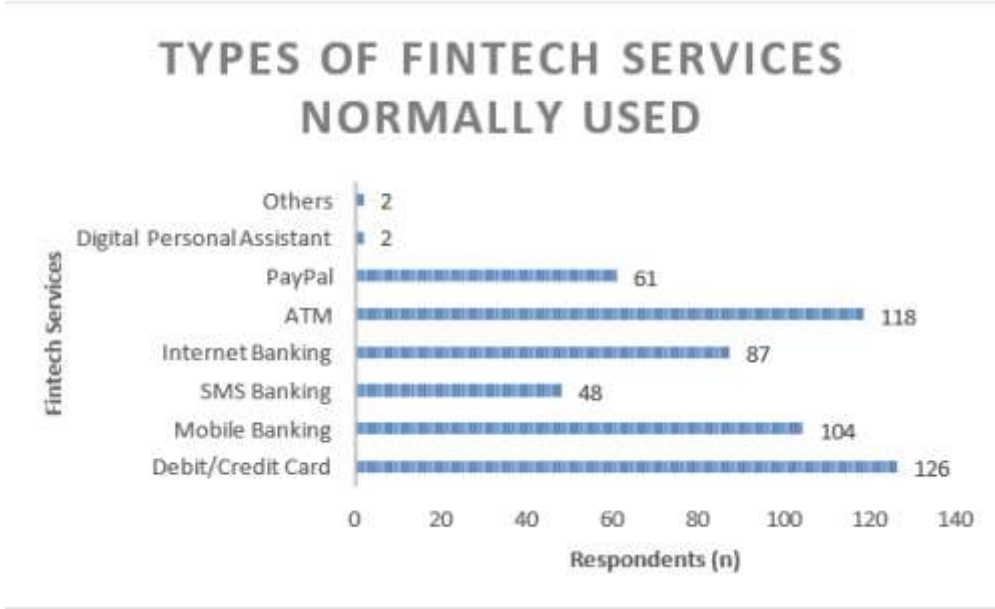

Figure 8.Types and level of use of Fintech Services

Figure 8 shows limited usage of digital personal assistants among respondents, which aligns with the lower awareness levels noted earlier. In contrast, widely adopted Fintech services such as cards, ATMs, and mobile banking were preferred, likely due to their established value and broad awareness.

Inferential Analysis

Table 3. Multicollinearity Test Results

Variable	**Tolerance**	**VIF**
Perceived Usefulness	0.318	3.146
Perceived Ease of Use	0.279	3.581
Perceived Risk	0.953	1.049
Perceived Trust	0.642	1.558

Multicollinearity can be a concern if the VIF value exceeds 5 or if the tolerance value falls below 0.20 (Hair, Black, Babin, Anderson, & Tatham, 2010). Table 3 shows that there is no evidence of multicollinearity among the variables, as all VIF values are below 5 and all tolerance values are above 0.20.

Table 4. Normality Test Results

Variable	**Skewness**	**Result**	**Kurtosis**	**Result**
Perceived Usefulness	0.025	Approx. symmetrical	0.487	Valid
Perceived Ease of Use	0.102	Approx. symmetrical	0.115	Valid
Perceived Risk	-0.092	Approx. symmetrical	-0.437	Valid
Perceived Trust	0.130	Approx. symmetrical	1.201	Valid
Attitude	0.131	Approx. symmetrical	0.731	Valid

According to 'George and Mallery (2010), a normal distribution is indicated if kurtosis values fall between -2 and +2. The study's variables on Table 4 displayed low kurtosis, suggesting light tails and the absence of significant outliers.

Table 5.Correlation Analysis

Variable	**Perceived Usefulness**	**Perceived Ease of Use**	**Perceived Risk**	**Perceived Trust**	**Attitude**
Perceived Usefulness	1				
Perceived Ease of Use	0.823**	1			
Perceived Risk	-0.214**	-0.186**	1		
Perceived Trust	0.509**	0.597**	-0.133**	1	
Attitude	0.738**	0.785**	0.237**	0.567**	1

Table 5 displays the correlation between the independent and dependent variables. Correlation coefficients near 1 indicate strong positive linear relationships, while those close to -1 suggest strong negative linear relationships. In this study, attitude towards Fintech services was positively correlated with perceived usefulness, ease of use, and trust, and negatively correlated with perceived risk

Table 6.Model Summary With Attitude as Dependent Variable

Model	**R**	**R^2**	**Adjusted R^2**	**Std. error of the Estimate**
1	0.813	0.661	0.654	0.35642

Notes:a. Predictors: (Constant),Perceived Usefulness,Perceived Ease of Use,Perceived Risks,Perceived Trust

Table 6 displays a model with a correlation coefficient (R) of 0.813, reflecting a strong relationship between the independent variables (Perceived Usefulness,Perceived Ease of Use,Perceived Risks,Perceived Trust) and the dependent variable (Attitude). The adjusted R-squared value of 0.654 indicates that Attitude accounts for 65.4% of the variation in Behavioral Intention to use Fintech services.

Table 7.Model Summary with Behavioral Intention as Dependent Variable

Model	**R**	**R^2**	**Adjusted R^2**	**Std. error of the Estimate**
1	0.725	0.526	0.524	0.37987

Notes:Predictors (Constant),Attitude.

Table 7 displays a model with a correlation coefficient (R) of 0.725, reflecting a strong relationship between the independent variable (Attitude) and the dependent variable (Behavioural Intention). The adjusted R-squared value of 0.524 indicates that Attitude accounts for 52.4% of the variation in Behavioural Intention to use Fintech services.

Table 8. ANOVA Test with Attitude as Dependent Variable

Model	**Sum of**	**df**	**Mean**	**F**	**Sig.**

	Squares		**Square**		
Regression	48.357	4	12.089	95.164	0.000[b]
Residual	24.772	195	0.127		
Total	73.128	199			

Notes Predictors: (Constant), Perceived Usefulness, Perceived Ease of Use, Perceived Risks, Perceived Trust

The ANOVA in Table 8 results show a total sum of squares of 73.128, with an explained sum of 48.357 and a residual sum of 24.772. The explained sum exceeds the residual sum (48.357 > 24.772), indicating that the model is significant. The F-statistic, which measures the goodness of fit, is 95.164, exceeding the threshold and demonstrating the model's effectiveness.

Table 9. ANOVA with Behavioural Intention as Dependent Variable

Model	**Sum of Squares**	**df**	**Mean Square**	**F**	**Sig.**
Regression	31.694	1	31.694	219.634	0.000[b]
Residual	28.572	198	0.144		
Total	60.266	199			

The ANOVA analysis on Table 9 reveals an F-statistic of 219.634, which exceeds threshold values, indicating that the model is statistically significant ($p = 0.000 < 0.001$). Thus, the regression model is considered to be a good fit.

Table 10.Coeffiecients

	Unstandardized Coefficients		**Standardized Coefficients**		
Model	**B**	**Std. error**	**Beta**	**t**	**Sig.**
(Constant)	0.759	0.185		4.095	0.000
Perceived Usefulness	0.243	0.069	0.262	3.546	0.000
Perceived Ease of Use	0.390	0.065	0.470	5.958	0.000
Perceived Risk	-0.057	0.033	-0.074	-1.741	0.083
Perceived Trust	0.138	0.050	0.143	2.753	0.006
Attitude	0.658	0.044	0.725	14.820	0.000

Results from table 10 Indicate that perceived usefulness,perceived ease of use and attitude positively and significantly influence the adoption of Fintech services while perceived risk negatively but insignificsntly affect their intention.However ,trust has no significant effect.

Discussion

According to Davis (1989), perceived usefulness is defined as the degree to which a person believes that using a particular system would enhance his or her job performance. The regression coefficient for perceived usefulness was positive and significant at 0.243, leading to rejection of

hypothesis $H0_1$, in contrast to the findings of Kurniasari et al. (2020), this study is consistent with Chuang et al. (2016) and Hoang et al. (2021), demonstrating that perceived usefulness positively influences attitudes toward Fintech services. Users prioritize the usefulness of Fintech services, particularly with newer features.

Perceived ease of use was found to significantly and positively affect customers' intention to use Fintech services in Mauritius ($p < 0.001$). The null hypothesis $H0_2$ was therefore rejected, Contrary to findings by Davis (1989). This finding aligns with Wang et al. (2003) and Al-Fahim (2016), highlighting Fintech's importance in accessibility and ease of financial transactions.

The anticipated negative impact of perceived risk on customers' attitudes toward Fintech services in Mauritius was found to be statistically true although insignificant ($p > 0.001$). This result agrees with Lusaka (2019) and Peong et al. (2021), who emphasized security concerns, but contrasts Lal et al. (2020), who suggested that concerns about Fintech security risks are relatively low. The findings supported the null hypothesis $H0_3$ which was retained.

Further findings show that Perceived trust($p>0.001$) does not significantly affect customers' intention toward using Fintech services in Mauritius. This finding contrasts with Lien, Doan, and Bui (2020), suggesting that higher levels of trust determine the intention to use Fintech services. This contrasts with Abdulkarim (2021) who found out that customers prioritize trust as a key factor for effectively using Fintech services.This finding lead to the null hypothesis $H0_4$being upheld.

Customers' attitudes significantly impact their intention to use Fintech services in Mauritius ($p < 0.001$), consistent with findings by Chuang et al. (2016) and Mustafa et al. (2021). Positive evaluations of Fintech services lead to a greater willingness to utilize them (Setiawan et al., 2021). The null hypothesis $H0_5$ was thus rejected.

Conclusion and Recommendations

The results revealed that customers' attitudes toward Fintech services positively affect their intention to use these services. Specifically, Mauritian bank customers are more inclined to adopt Fintech services if they have a positive attitude toward them. The study found that attitudes account for 66.6% of the impact on the intention to use Fintech. Therefore, how customers assess Fintech services—whether positively or negatively— significantly influences their likelihood of using these services.

To 'enhance bank customers' attitudes toward Fintech services, banking institutions should focus on the following strategies:'

Perceived Usefulness: 'Improve the features of Fintech services to better meet the needs of all customer segments, thereby increasing their perceived value.

Perceived Ease of Use: Utilize advanced technology to make Fintech products and mservices more accessible and user-friendly for a diverse customer base.

Perceived Security: Strengthen and promote secure technological infrastructure to protect customer data and transactions.

Perceived Trust: Ensure transparency and reliability by providing accurate information and addressing any issues, such as compensating for financial losses due to technology faults, to build customer confidence in these services.

For ‘banks to increase customers' intention to use Fintech services, changing customer attitudes is crucial. To achieve this:’

Understand Customer Relationships: ‘Bank managers should analyse how different technological services affect customer perceptions and satisfaction to attract and retain more users.

Highlight Key Benefits: Emphasize the significant advantages of Fintech services, such as the convenience of performing transactions via mobile phones and tablets, improved efficiency, enhanced customer experience, and the provision of accurate information.

Data Availability Statement

The data presented in this study are available on request from the corresponding author.

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Funding information is not available

Informed Consent Statement

Informed consent was obtained from all subjects involved in the study during data collection stage

Conflicts of Interest

The author declares that there is no conflict of interests regarding the publication of this manuscript. In addition, the ethical issues, including plagiarism, informed consent, misconduct, data fabrication and/or falsification, double publication and/or submission, and redundancies have been completely observed by the authors.

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