

Research Article

Fintech Service Quality Trust and Customer Behaviour in Textile-Oriented Banking Ecosystems Digital Platforms

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Abstract: The integration of FinTech-enabled banking services has become increasingly vital within textile-oriented financial ecosystems, where enterprises, employees and supply chain participants depend on digital platforms for routine financial transactions. Despite this growing reliance, empirical evidence explaining how FinTech service quality and trust jointly influence customer attitude, behavioural intention and retention remains limited, particularly in sector-specific contexts such as the textile industry. This study investigates the interrelationships among perceived FinTech service quality, trust, customer attitude, behavioural intention and retention within banking-driven FinTech services supporting textile-related users. Data were collected through a structured survey administered to 150 customers associated with textile-linked banking services. Reliability and validity of the constructs were assessed using Cronbach's alpha and correlation analysis. Multiple linear regression was employed to examine the predictive effects of service quality and trust on customer attitude, behavioural intention and retention, while ANOVA was used to evaluate behavioural variations across demographic groups. The findings indicate that perceived service quality and trust significantly influence customer attitudes and behavioural intentions, which in turn enhance continued usage and retention of FinTech banking services. Demographic variables exhibit a moderating effect on these relationships. The study contributes sector-specific empirical evidence to FinTech adoption literature and offers practical implications for banks aiming to strengthen digital engagement in textile-driven economic contexts.

Keywords: FinTech Banking, Customer Attitude and Behaviour, Service Quality and Trust Usage Intention and Retention, Textile Ecosystem, Statistical Analysis

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INTRODUCTION

In textile-oriented ecosystems where a complex network of stakeholders depends on accessible digital financial services for day-to-day operations, the integration of FinTech-enabled banking services has drastically changed financial transactions. Solutions like online payments and mobile banking enable financial inclusion and continuous operations with the transition from traditional banking to technology-driven platforms, particularly in areas with inadequate physical banking infrastructure. Rather than relying only on technological innovation, customer experiences that are characterized by convenience, trust and dependability are what determine retention and continued use of these services. Consistency in service across physical and digital channels influences customer loyalty according to research, with positive experiences building commitment and trust.

The literature emphasizes the value of ethical data practices and transparency in fostering user trust, which is crucial for consumer acceptance of FinTech services along with perceived utility and usability. Crucially, customer perceptions of digital banking have a big impact on adoption intentions; people who think FinTech solutions are convenient and efficient are more likely to use them Yilmaz and Ferman [1].

Additionally, maintaining engagement and loyalty in digital financial ecosystems depends heavily on the quality of the user experience, which includes interface usability and service personalization Jenefa and Kaliyamoorthy [2].

Experiential learning is crucial in building trust and dependable usage according to studies showing different adoption behaviors based on digital familiarity. Perceived value and dependability, which are bolstered by ongoing interaction with well-integrated digital services, are what drive retention according to empirical data. Adoption readiness and long-term behavioral commitment are found to be significantly influenced by trust in security and data protection Aikten *et al.* [3].

The multifaceted nature of Customer Experience (CX) and its diverse implications across industries are highlighted in this paper's analysis of CX in the fintech industry. A framework demonstrating how customer assessments of fintech stimuli affect overall CX is put forth using the Stimulus-Organism-Response (S-O-R) model Alkadi and Abed [4]. Key elements like perceived value, customer support, assurance, speed and firm innovativeness were found to be positively correlated with CX, which in turn influences customer loyalty intentions using partial least squares equation modeling (PLS-SEM) Barbu *et al.* [5]. The study emphasizes how important it is for fintech companies to include CX in their business plans. With an impressive adoption rate of 87 percent, India has seen a significant expansion of the fintech landscape compared to the global average of 64 percent Bansal and Kumar [6].

Startups working to increase access to financial services are a major factor in this growth. In order to promote cooperation between financial institutions and fintech companies, the Indian government has actively pursued digital transformation Das and Das [7]. Younger generations, especially millennials and Gen Z, show greater awareness and adoption than older demographics according to this article's analysis of the relationship between different demographic profiles and the usage patterns of fintech services Gupta *et al.* [8].

Additionally, this study identifies perceived risk, benefits and trust as factors that influence the intention to use fintech services, with the impact of COVID-19 acting as a moderating factor. Data was gathered using structured questionnaires and the findings show that intention to use fintech is significantly positively correlated with perceived benefits and trust, while perceived risk is negatively correlated Josyula [9]. The results are intended to help service providers improve customer motivation for using fintech. Fintech integration has been essential to boosting financial inclusion in Indonesia, particularly for the unbanked population Setiawan *et al.* [10]. Financial literacy was found to be less important than previously thought, but user innovativeness and attitude were identified as significant predictors of fintech adoption in a causal study involving 485 fintech users Nyagadza *et al.* [11]. It is advised to prioritize improving ICT infrastructure and policies that support fintech startups in order to increase fintech inclusivity. Lastly, the investigation of mobile financial technology in Zimbabwe highlights its critical function in promoting financial inclusion in the banking industry Rahman *et al.* [12]. It addresses research gaps in Zimbabwe's financial services market and emphasizes the significance of comprehending the mobile financial ecosystem in order to effectively promote financial inclusion. Technological developments and shifting consumer expectations have contributed to the fintech sector's explosive growth in recent years Kowsar *et al.* [13].

Businesses in this industry offer cutting-edge financial services to a tech-savvy clientele, such as digital banking, investment platforms and payment solutions. The need for strategies to improve customer loyalty is highlighted by the fact that customer retention has become a major challenge due to growing competition; acquiring new customers is five times more expensive than keeping existing ones Jameaba [14]. The global fintech market was estimated to be worth \$309 billion in 2023 and is expected to grow to about \$1.5 trillion by 2030. The COVID-19 pandemic and increased consumer demand for online financial solutions are the main drivers of this growth Alharbi [15]. The effects of digitization on South Asian retail banking were examined in a systematic review that concentrated on consumer interaction and the uptake of financial products. It looked at how fintech platforms, digital wallets, biometric identification and mobile banking are changing user experiences and increasing access to financial services. The study synthesized 84 peer-reviewed publications from 2010 to 2024 using the PRISMA 2020 methodology Mary Metilda and Shamini [16].

Important conclusions showed that advancements in digital infrastructure, especially mobile internet and national ID integration, have greatly expanded financial inclusion and made services accessible to unbanked populations. Customer engagement and the adoption of savings, credit, insurance and investment products were found to be significantly influenced by personalized interfaces and AI-driven financial tools, underscoring the crucial connection between fintech innovations and regulatory frameworks Metilda and Shamini [17].

Furthermore, by bringing in new players to the financial services industry, improving product diversity and lowering costs through heightened competition, digitization, ICT and big data applications have transformed financial stability. By using data insights to implement new business models, financial institutions have increased inclusivity and improved financial literacy, educational attainment and overall economic growth, all of which reduce poverty and income inequality Metilda and Shamini [18].

MATERIALS AND METHODS

Data Collection

The demographic profile of the 150 respondents is summarized in Table 1, which shows a fairly balanced gender distribution with 53.3 percent males and 46.7 percent of females. With 66.7% of respondents were under 25 and 28% were under 25.

Table 1: Summary of Respondents’ Demographic Characteristics (N = 150)

Demographic Variable	Category	Frequency	Percentage
Gender	Male	80	53.3
	Female	70	46.7
Age (Years)	<25	100	66.7
	25-35	42	28.0
	35-45	4	2.7
	45-55	4	2.6
Marital Status	Unmarried	121	80.7
	Married	29	19.3
Socio-Economic Status	Rural	80	53.3
	Urban	41	27.3
	Semi-Urban	29	19.4
Educational Qualification	Undergraduate	33	22.0
	Postgraduate	113	75.3
	Doctorate	4	2.7
Family Size	<3 Members	26	17.3
	3-5 Members	124	82.7
Monthly Income (₹)	<15,000	46	30.7
	15,001-25,000	50	33.3
	25,001-35,000	17	11.3
	35,001-45,000	13	8.7
	> 45,000	24	16.0
Primary Bank Category	Public Sector	100	66.7
	Private Sector	50	33.3
Primary Account Type	Savings Account	121	80.7
	Current Account	29	19.3
Distance from Bank	< 3 km	47	31.3
	3-6 km	54	36.0
	6-10 km	29	19.3
	>10 km	20	13.4
Frequency of Bank Visit (Monthly)	Once	42	28.0
	Twice	12	8.0
	Three times	25	16.7
	Four times	25	16.7
	Five times	46	30.6
Frequency of Digital Banking Use (Monthly)	<5 times	34	22.7
	5-10 times	21	14.0
	10-15 times	33	22.0
	>15 times	62	41.3

The sample is primarily young in the 25-35 age range, indicating high FinTech engagement among younger users. Eighty-seven percent of respondents are single and fifty-three percent come from rural backgrounds. Urban (27.3%) and semi-urban (19.4%) areas follow. The majority of respondents (75.3%) have postgraduate degrees, indicating high levels of digital literacy. The majority of families (82.7%) fall into the 3-5 member category. According to the income distribution, the majority of respondents are in the lower and middle income ranges, with 33.3 percent making between ₹15001 and ₹25000 and 30.7 percent making less than ₹15000 per month. For 66.7% of respondents, public sector banks are their first choice for banking, while savings accounts are the most popular option (80.7%). With 67.3% of people living within 6 km of their bank accessibility to banking services is moderate. In terms of usage patterns, 30.6% of people visit banks five times a month and 41.3% of people use digital banking services more than fifteen times a month, indicating a significant reliance on FinTech-enabled banking platforms.

Data Collection Tool

A structured survey questionnaire that was developed using established scales from the literature on FinTech adoption service quality trust and consumer behavior and contextualized to textile-oriented banking usage served as the main tool for gathering data. The questionnaire measured respondents perceptions and behavioral responses using a five-point Likert scale that ranged from strong disagreement to strong agreement. Convenience dependability assurance and security website aesthetics responsiveness and perceived usefulness were among the aspects of service quality that reflected the operational realities of digital banking in textile transactions. Authentication confidentiality privacy protection data integrity brand image and user familiarity were all included in the trust-related items. Respondents cognitive acceptance and real engagement with FinTech platforms used for financial activities in the textile industry were evaluated using attitude and behavior constructs. The instrument was pilot-tested to guarantee contextual validity clarity and relevance prior to full-scale deployment. Small adjustments were made to improve measurement accuracy.

Model Constructs and Measurement

The conceptual model includes customer attitude and behavior as mediating constructs perceived FinTech service quality and institutional trust as exogenous constructs and intention to use and customer retention as endogenous outcome variables. Six dimensions that represent the effectiveness dependability security responsiveness interface design and utility of banking FinTech platforms utilized in textile operations were used to operationalize service quality. Six criteria pertaining to institutional and technological credibility were used to gauge trust. Users acceptance and actual usage behavior were represented by attitude and behavior which were regarded as separate but connected psychological constructs. Short-term adoption and long-term retention behaviors were captured by intention to use and intention to stay. To represent the behavioral heterogeneity among textile-oriented financial users demographic factors like age education bank category and frequency of digital banking usage were included as grouping and moderating variables.

Sampling Technique

To guarantee that respondents actively involved in financial activities related to textiles using FinTech-enabled banking services were included a multi-stage purposive sampling technique was used. First areas with a high concentration of textiles were identified. Next banks that provide digital services specifically designed for textile workers and businesses were chosen. In the last phase participants were chosen according to how frequently they used digital banking platforms for working capital management loan repayments vendor transactions and salary payments. This sampling strategy captured a variety of user profiles from public and private sector banks while ensuring contextual relevance. The final sample size of 150 respondents guarantees the validity of empirical results and meets the suggested thresholds for multivariate statistical analysis.

Statistical Analysis

A detailed statistical model was used to examine the data collected and support the constructs and hypothesis relationships. To determine internal consistency of multi-item constructs, reliability analysis was carried out by the use of Cronbachs alpha which is written as (Equations 1-5):

$$\alpha = \frac{k}{k-1} \left(1 - \frac{\sum \sigma_i^2}{\sigma_r^2} \right) \quad (1)$$

where, k denotes the number of items, σ_i^2 the variance of individual items and σ_r^2 the total variance. Pearson correlation analysis was employed to examine the strength and direction of associations between attitude and behaviour:

$$r = \frac{\sum (X - \bar{X})(Y - \bar{Y})}{\sqrt{\sum (X - \bar{X})^2 \sum (Y - \bar{Y})^2}} \quad (2)$$

The predictive role of service quality and trust in behavioural outcomes were evaluated as per multiple regression analysis:

$$Y = \beta_0 + \beta_1 SQ + \beta_2 TR + \varepsilon \quad (3)$$

ANOVA was used to test the difference in means of the demographic groups: One-way Analysis of Variance (ANOVA):

$$F = \frac{MS_B}{MS_W} \quad (4)$$

In order to test the predictive relations between the key constructs, the multiple linear regression model was used to determine the effects of perceived FinTech service quality and institutional trust on customer attitude and ultimate behavioural changes in textile-oriented banking ecosystems. The initial phase entailed modelling of the customer attitude as a form of service quality and trust to assess the joint explanatory power of the two to users cognitive reactions to FinTech-enabled banking services. The relationship is given as:

$$ATT = \beta_0 + \beta_1(SQ) + \beta_2(TR) + \varepsilon_1 \quad (5)$$

where, ATT represents customer attitude, SQ denotes perceived service quality, TR indicates institutional trust, β_0 is the intercept, β_1 and β_2 are regression coefficients and ε_1 is the error term. Building on this, the second regression model examined the extent to which customer attitude predicts behavioural intention and retention, thereby capturing the behavioural translation of attitudinal responses. The second-stage relationship is specified as (Equation 6):

$$BI = \beta_0 + \beta_3(ATT) + \varepsilon_2 \quad (6)$$

where, BI refers to behavioural intention and retention, β_3 represents the effect of customer attitude and ε_2 is the corresponding error term. Combined, these models permit direct and indirect consideration of the connections between service quality, trust, attitude and behavioural outcomes, which gives strong empirical indications of the proposed analytical model (Equation 7):

$$IR = \beta_0 + \beta_1 AT + \beta_2 BE + \varepsilon \quad (7)$$

Also, the behavioural intention was modelled as an outcome variable and the retention since it is affected by the attitude and behaviour: All these analyses guaranteed a high level of validation of relationships in the textile-based FinTech ecosystem.

Reliability and Measurement Validation

The reliability of measurement and validity was strictly evaluated to provide statistic robustness. The alpha values of 0.70 and above that were found to be above the acceptable alpha of 0.70 ensured that the internal consistency between the service quality, trust, attitude and behaviour constructs was excellent. The high levels of reliability denote that the respondents had the tendency to provide the survey responses consistently, in regards to the use of FinTech in the textile banking. These high inter-item correlations also confirm the appropriateness of the measurement model to make sophisticated inferential analysis. These reliability results confirm the validity of the further correlation, regression and ANOVA scores and prove that the instrument is effective in measuring the psychological and behavioural aspects of FinTech engagement.

Conceptual Framework

The theoretical framework generated in the present study was based on the existing bodies of work on the adoption of technology and consumer behaviour to determine the dynamics of FinTech adoption in banking systems that facilitate the process of financial activities based on textiles. It theorised the perceived quality of FinTech services and institutional trust as the independent constructs of primary importance that influence the evaluative and emotional perception of customers of digital banking platforms. It was presumed that these perceptions have a significant impact on attitude and behavioural disposition of customers towards FinTech, which attitude and behaviour are important intervening variables by which the evaluation of services-related judgements were translated into services-related use outcomes. Customer attitude and behaviour were further theorised to directly impact the intention to use FinTech-enabled banking services and continuity decisions in this structure, thus broadening the traditional adoption models by directly considering retention and continued engagement. Considering the heterogeneous nature of textile-related banking user population, including a business owner, workforce and supply-chain members, demographic characteristics, including age, educational level and the level of digital familiarity, were also included in the framework as moderating factors that might change the scale and the course of the proposed relationships. The general organization and interrelation of these constructs are included in Figure 1.

In order to test the hypothesised connections within the framework by means of empirical validation, the multiple linear regression analysis was used to test the explanatory power of service quality, trust and customer attitude on the behavioural intention and customer retention. The operationalisation of the framework entailed a series of statistical steps, that included reliability analysis in an attempt to establish the internal consistency of the scales of measurement, correlation analysis in an attempt to determine the strength and direction of inter-construct relationships, regression analysis to test the effects of prediction and analysis of variance to determine the difference in behavioural responses in the different demographic categories. The framework was able to combine systematically perceptions of service quality, trust, attitudinal and behavioural pathways and demographic factors to deliver a multidimensional and context-based perspective on FinTech adoption and future use in textile-oriented banking environments, both in terms of theoretical contribution and practical implications in terms of digital banking strategy and policy formulation.

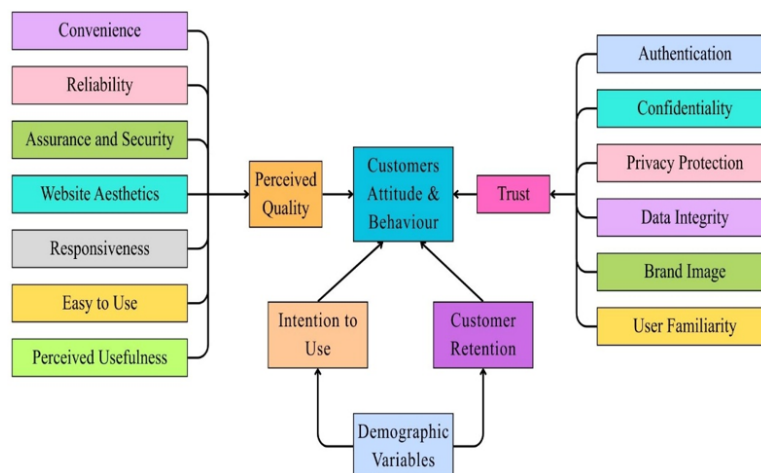


Figure 1: Conceptual Framework

Hypotheses Development

As per the technology adoption and consumer behaviour theories, the proposed study hypothesises that the behavioural intention of customers to use FinTech services depends on their attitudes that rely on the perceived quality of the services and institutional trust. Attitude is an important psychological process that converts service judgments to real behavioural achievements and retention:

- **H1:** Customer attitude has a significant positive influence on behavioural intention to use FinTech-enabled banking services within textile-oriented ecosystems

RESULTS

Significant Difference among the Respondents' Perception on Fintech Usage

The results of the one-sample t-test showed that statistically significant differences in the perception of the respondents regarding the FinTech usage exist in all the analyzed dimensions. To be convenient, a very high t-value of 53.335 was found with 399 degrees of freedom and the value was significant at 5% level (Sig. = 0.000) with a mean difference of 2.29425 and 95% Interval of 2.2097 to 2.3788. Reliability registered a t-value of 65.069, a mean difference of 2.42350 and a close interval of 2.3503 to 2.4967 showing a high and consistent perceptions of respondents. There was also a great difference in assurance and security as indicated by a t-value of 58.590, a mean difference of 2.33975 and confidence limits of 2.2612 to 2.4183. The aesthetics of websites gave a t-value of 62.288 with a mean difference of 2.18050 that was supported by a 95% confidence interval of 2.1117-2.2493.

Responsiveness also had a considerable range of variation as the t-value was 52.713, the mean difference was 2.24800 and the confidence levels fell between the bounds of 2.1642 and 2.3318. Lastly, the perceived usefulness had a significant difference with t-value of 57.063, a mean difference of 2.27800 and a confidence interval of 2.1995 to 2.3565. In general, the analysis of t-values and statistically significant outcomes was consistent with revealing that respondents had a strong and significantly differentiated perception of different aspects of FinTech usage (Table 2).

Significant Mean Difference wrt Frequency of Using Digital Banking

The analysis of variance showed that the frequency of using digital banking amongst respondents led to statistically significant mean values in all dimensions of the service quality and perception dimensions of the chosen criteria. To be convenient, the between groups sum of squares was 42.502 with a mean square of 14.167 which was significantly greater than the within group mean square of 0.638 giving a high F-value of 22.191 which was significant at 5% level. Regarding the reliability, a mean square of 4.963 (between groups) was bigger than 0.521 (within groups) and the F-value was 9.518, which showed significant differences between groups (usage-frequency). Another significant variation was seen with assurance and security where the between-groups mean square of 4.377 and F-value of 7.180 indicated the effect of the use of digital banking frequency. Website aesthetics registered between groups mean square of 4.643 versus within group mean square of 0.459 which gave a significant F-value of 10.122.

In the same way, responsiveness had considerable differences, with the between-groups mean square of 9.757 and F-value of 14.805. Lastly, the means of the perceived usefulness among the frequency groups were significantly different, with the between groups mean square of 5.452 and an F-value of 9.071.

Table 2: Significant Difference among the Respondents' Perception on Fintech Usage

	t	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
					Lower	Upper
Convenience	53.335	399	0.000**	2.29425	2.2097	2.3788
Reliability	65.069	399	0.000**	2.42350	2.3503	2.4967
Assurance and Security	58.590	399	0.000**	2.33975	2.2612	2.4183
Website Aesthetics	62.288	399	0.000**	2.18050	2.1117	2.2493
Responsiveness	52.713	399	0.000**	2.24800	2.1642	2.3318
Perceived Usefulness	57.063	399	0.000**	2.27800	2.1995	2.3565

**Significant at 5% LoS

Table 3: Significant Mean Difference wrt Frequency of Using Digital Banking

Convenience		Sum of Squares	df	Mean Square	F	Sig.
	Between Groups	42.502	3	14.167	22.191	0.000**
	Within Groups	252.814	396	0.638		
	Total	295.317	399			
Reliability	Between Groups	14.890	3	4.963	9.518	0.000**
	Within Groups	206.509	396	0.521		
	Total	221.399	399			
Assurance and Security	Between Groups	13.130	3	4.377	7.180	0.000**
	Within Groups	241.388	396	0.610		
	Total	254.518	399			
Website Aesthetics	Between Groups	13.930	3	4.643	10.122	0.000**
	Within Groups	181.658	396	0.459		
	Total	195.588	399			
Responsiveness	Between Groups	29.272	3	9.757	14.805	0.000**
	Within Groups	260.986	396	0.659		
	Total	290.258	399			
Perceived Usefulness	Between Groups	16.356	3	5.452	9.071	0.000**
	Within Groups	237.991	396	0.601		
	Total	254.346	399			

**Significant at 5% LoS

Taken together, these results suggested that high or mixed levels of digital banking use were related to high differences in the perceptions of convenience, reliability, security, interface quality, service responsiveness and usefulness of digital banking services among respondents (Table 3).

Significant Mean Difference wrt Respondents' Frequency of using Digital Banking

Results of the analysis of variance showed that the frequency of digital banking usage by the respondents gave statistically significant mean differences in all the dimensions of perception of digital banking that were studied. To check the authentication, between-groups sum of squares has been 19.013 with the mean square of 6.338, which was 0.542 in within-groups; hence, the F-value was 11.691, which was significant at the 5 percent level. In the instance of confidentiality, the between group mean square of 2.433 was more than the within-group mean square of 0.546 giving an F-statistic of 4.456 as well as statistically significant. Privacy protection also exhibited significant differences, with mean square of between groups of 5.165 and F-value of 9.360, showing that there is a significant effect of the frequency of use. To maintain data integrity, the mean square between the groups was 5.291, which was significantly higher than the mean square within groups of 0.454 and caused the significant F-value of 11.666.

The brand image also differed tremendously among the usage-frequency groups with a between-groups mean square of 6.435 and F-value of 8.524. Lastly, the user familiarity registered the best differentiation with the between groups mean square of 10.617 and the largest F-value of 15.873 giving support to the strong difference with respect to frequency of digital banking use. On the whole, these findings showed that higher or divergent frequency of digital banking on the use showed considerable variation in perceptions concerning security, trust and user experience dimensions among the respondents (Table 4 and Figure 2).

Reliability Statistics [Respondents' Attitude and Behaviour towards FinTech

The internal consistency of the constructs assessing the attitude and behaviour of respondents towards FinTech were quite high as indicated by the reliability analysis. The attitude scale had a 17 item item scale that produced a Cronbachs alpha of 0.981 that was an excellent reliability measure with a high level of coherence among the items used in the measure of this construct. In the same light, behaviour scale also contained 11 items and the Cronbach alpha was 0.962, thus also indicating a high measure of internal consistency. Such alpha values were significantly higher than the generally accepted level of 0.70 and this attested that the measurement instruments were sound and can be further subjected to statistical analysis.

Table 4: Significant Mean Difference wrt Respondents’ Frequency of using Digital Banking

		Sum of Squares	df	Mean Square	F	Sig.
Authentication	Between Groups	19.013	3	6.338	11.691	0.000**
	Within Groups	214.667	396	0.542		
	Total	233.680	399			
Confidentiality	Between Groups	7.299	3	2.433	4.456	0.004**
	Within Groups	216.218	396	0.546		
	Total	223.517	399			
Privacy Protection	Between Groups	15.494	3	5.165	9.360	0.000**
	Within Groups	218.506	396	0.552		
	Total	233.999	399			
Data Integrity	Between Groups	15.872	3	5.291	11.666	0.000**
	Within Groups	179.588	396	0.454		
	Total	195.460	399			
Brand Image	Between Groups	19.305	3	6.435	8.524	0.000**
	Within Groups	298.951	396	0.755		
	Total	318.256	399			
User Familiarity	Between Groups	31.851	3	10.617	15.873	0.000**
	Within Groups	264.875	396	0.669		
	Total	296.726	399			

**Significant at 5% LoS

Table 5: Reliability Statistics [Respondents’ Attitude and Behaviour towards FinTech]

	Cronbach's Alpha	N of Items
Attitude	0.981	17
Behaviour	0.962	11

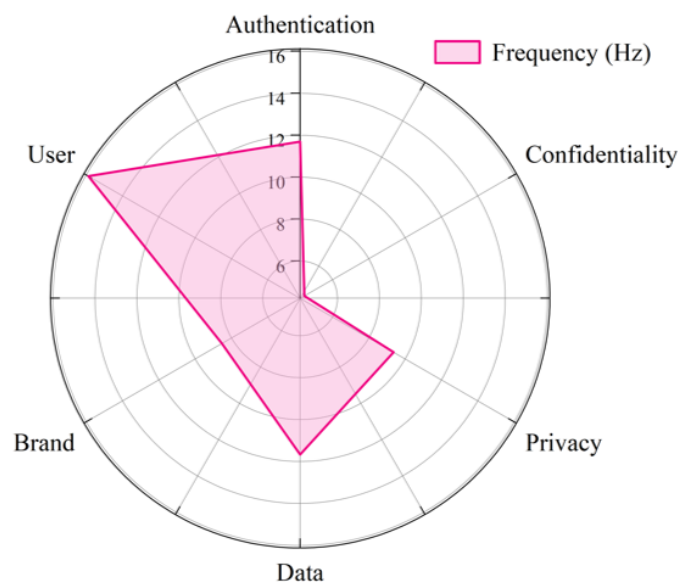


Figure 2: Significant Mean Difference wrt Respondents’ Frequency of using Digital Banking

In general, the findings indicated that the items that were used by both scales were always used to measure the underlying dimensions of respondents attitude and behaviour towards FinTech thus guaranteeing the credibility and strength of the following empirical results based on these measures (Table 5).

Correlation Matrix

The correlation analysis indicated that there was very strong and positive correlation between attitude and behaviour. Attitude and behaviour correlation coefficient was 0.900, which shows that the two constructs had a high level of association. The relationship was significant at 1 percent level and others were significantly less since the two tailed significant value was 0.000. The power and importance of the correlation implied that the changes in attitudes of respondents were closely linked with the similar changes in their behaviour. Both variables analyzed have 150 respondents, which is a sufficient statistical strength of the relationship observed (Table 6).

Table 6: Correlation Matrix

Attitude	Pearson Correlation	Attitude	Behaviour
	Sig. (2-tailed)	1	0.900**
	N	150	150
Behaviour	Pearson Correlation	0.900**	1
	Sig. (2-tailed)	0.000	
	N	150	150

**Correlation is significant at the 0.01 level (2-tailed)

Table 7: Significant Mean Difference wrt Respondents' bank Category

Intention to Use		Sum of Squares	df	Mean Square	F	Sig.
	Between Groups	0.136	1	0.136		
	Within Groups	296.727	398	0.746		
	Total	296.864	399			
Intention to Stay	Between Groups	2.810	1	2.810	4.175	0.042**
	Within Groups	267.907	398	0.673		
	Total	270.718	399			

**Significant at 5% LoS

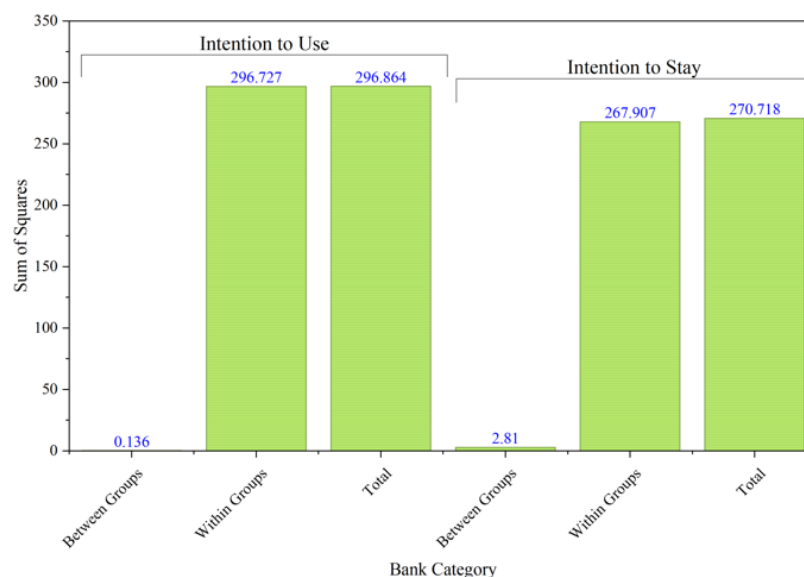


Figure 3: Significant Mean Difference wrt Respondents' bank Category

Significant Mean Difference wrt Respondents' bank Category

The results of the analysis of variance demonstrated that the respondents have mixed effects on the behavioral intention of the respondents depending on the bank type they belonged to. To use intention, between-groups sum of squares was significantly low at 0.136 with 1 degree of freedom giving a mean square of 0.136 whereas within groups mean square was very high at 0.746.

This created an insignificant F-value of 0.183 that was not significant (Sig. = 0.669) which showed that bank category did not create a significant difference in the intention of the respondents to use digital banking. However, in intention to stay, between-groups sum of squares was 2.810 with a corresponding mean square of 2.810, as compared to within-groups mean square of 0.673. The calculated F-value of 4.175 had a significant value of 5 percent (Sig. = 0.042) indicating that the intention of respondents to remain a continued user of digital banking services varied significantly among the bank groups (Table 7 and Figure 3).

Significant Mean Difference wrt Respondents' Frequency of Using Digital Banking

Analysis of variance demonstrated significant and statistically significant differences in the intention of the respondents that depended upon the use of digital banking often. On intention to use, the between-groups sum of squares was 66.022 and had 3 degrees of freedom presenting a mean square of 22.007 whereas within-groups mean square was relatively small at 0.583. This resulted in a high F-statistic of 37.753 which was statistically significant at 1 percent level (Sig. = 0.000) and a strong difference in intention to use among the various usage-frequency groups.

Table 8: Significant Mean Difference wrt Respondents’ Frequency of Using Digital Banking

		Sum of Squares	df	Mean Square	F	Sig.
Intention to Use	Between Groups	66.022	3	22.007	37.753	0.000**
	Within Groups	230.842	396	0.583		
	Total	296.864	399			
Intention to Stay	Between Groups	33.742	3	11.247	18.795	0.000**
	Within Groups	236.975	396	0.598		
	Total	270.717	399			

**Significant at 5% LoS

Table 9: Respondents Attitude towards Using FinTech

	Mean	SD	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	SE	Statistic	SE
FinTech is a good idea	2.1875	1.12495	0.793	0.122	0.033	0.243
FinTech creates banking opportunities	2.4125	1.03684	0.601	0.122	0.184	0.243
FinTech adoption suits regulation	2.4650	1.16712	0.598	0.122	-0.313	0.243
FinTech reduces service duration	2.3850	1.13799	0.558	0.122	-0.418	0.243
FinTech improves bank productivity	2.5200	1.14143	0.560	0.122	-0.266	0.243
FinTech increases flexibility	2.1925	1.19751	0.883	0.122	0.075	0.243
FinTech reduces transaction cost	2.4625	1.11880	0.677	0.122	0.013	0.243
FinTech improves service quality	2.2225	1.13190	0.815	0.122	-0.015	0.243
FinTech improves bank profit	2.5200	1.14362	0.552	0.122	-0.279	0.243
FinTech pleasant experience	2.3275	1.10603	0.554	0.122	-0.182	0.243
FinTech payment services are wise	2.3550	1.05677	0.661	0.122	0.162	0.243
FinTech improves bank growth	2.3000	1.10138	0.629	0.122	-0.078	0.243
FinTech services are beneficial	2.2725	1.16904	0.809	0.122	0.081	0.243
FinTech helps product innovation	2.3000	1.24050	0.808	0.122	-0.354	0.243
Interest in FinTech services	2.3500	1.16011	0.566	0.122	-0.486	0.243
FinTech creates new channels	2.4350	1.16584	0.463	0.122	-0.647	0.243
FinTech improves bank performance	2.3275	1.12846	0.834	0.122	0.279	0.243

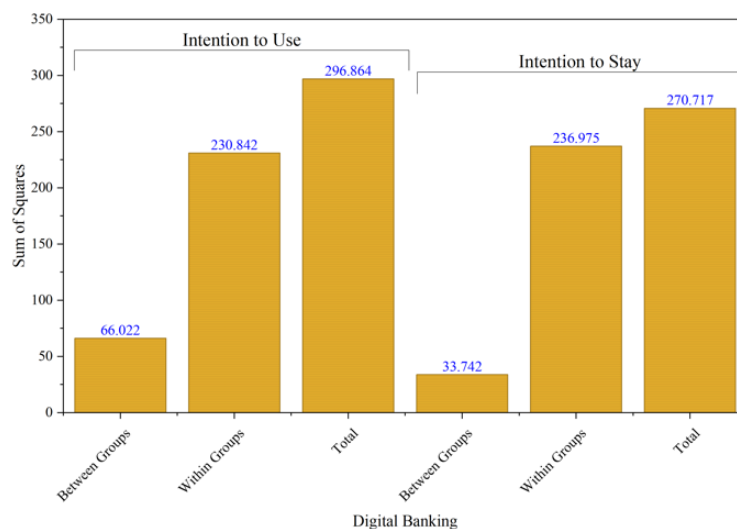


Figure 4: Significant Mean Difference wrt Respondents’ Frequency of Using Digital Banking

Equally, between-groups sum of squares with between-groups mean square of 11.247 with intention to stay was also 33.742, whereas the mean square of within groups was 0.598. The F-value of 18.795 also had a significant level at 1% (Sig. = 0.000), indicating that the frequency of digital banking usage by respondents had a significant effect on their intention to use the digital banking services in future (Table 8 and Figure 4).

Respondents Attitude towards Using FinTech

Table 9 and Figure 5 show that the general attitude of users to the FinTech services is positively oriented with the mean values between 2.1925 and 2.5200 that fall between the agree and strongly agree on the Likert scale. The highest average score (2.5200) was registered on the statements of I am interested in FinTech services and FinTech adoption creates new channels, which showed high interest of the users and understanding of the transformative nature of FinTech in the delivery of financial services.

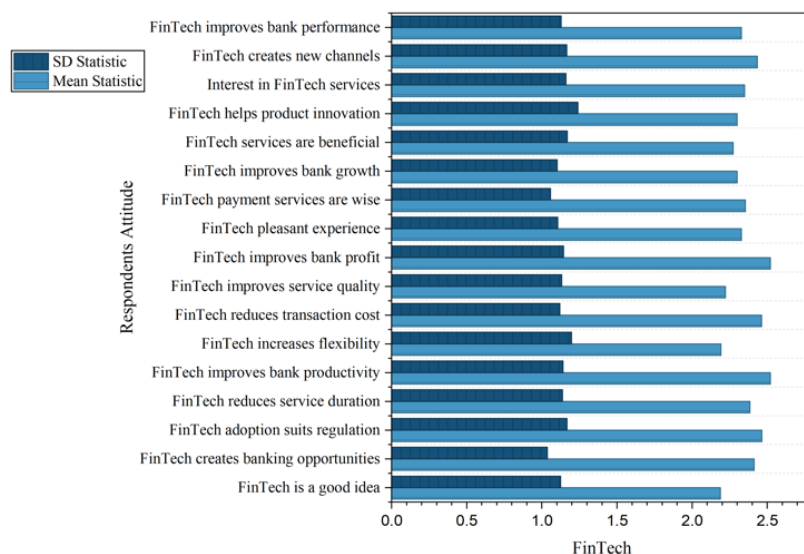


Figure 5: Respondents Attitude towards Using FinTech Results of Hypothesis Testing Using Multiple Linear Regression Model

Table 10: Multiple Linear Regression Results for Hypothesis H1 (N = 150)

Predictor Variable	Unstandardized Coefficient (β)	Std. Error	Standardized β	t-value	Sig.
Constant	0.412	0.138	—	2.985	0.003
Customer Attitude	0.781	0.052	0.824	15.021	0.000**
Model Summary	R	R ²	Adjusted R ²	F-value	Sig.
	0.824	0.679	0.676	225.63	0.000**

Note: Significant at 5% Level

On the same note, positive scores were registered on the statement like FinTech helps to innovate products and services to banks (Mean = 2.4625) and FinTech Improves the quality of services delivery (Mean = 2.3550), indicating that the respondents believe that FinTech can improve the efficiency of services, innovativeness and quality service delivery. Conversely, the attitude score was recorded as comparatively lower and yet positive towards such statements as FinTech created a new opportunity in banking (Mean = 2.1925) and FinTech adoption is favourable to Indian regulation (Mean = 2.2225), which can be viewed as partial uncertainty or insufficient knowledge of the benefits associated with the regulation and systems.

In order to test H1, a multiple linear regression was performed with behavioural intention to use FinTech services as the dependent variable and customer attitude as the most important predictor which is shown in Table 10. The results of the regression reveal that customer attitude has a positive and statistically significant influence on behavioural intention. The non-standardized regression coefficient ($\beta = 0.781$) implies that customer attitude has a significant positive impact on the behavioural intention change, as the increase in customer attitude results in the significant increase in behavioural intention towards FinTech-enabled banking services in textile-oriented ecosystems. The standardized beta value ($\beta = 0.824$) also adds credence to the high explanatory power of attitude in explaining behavioural intention.

The t-value ($t = 15.021$) and the corresponding level of significance ($p < 0.001$) is a clear indication that the relationship is very significant, thus giving empirical evidence on the proposed hypothesis. The results of the overall model fit demonstrate that the coefficient of determination ($R^2 = 0.679$) is high which means that customer attitude alone explains around 67.9 percent of the variance in behavioural intention. The F-statistic ($F = 225.63$, $p < 0.001$) proves the strength and the general importance of the regression model. These results confirm the theoretical hypothesis that positive customer attitudes determine a decisive impact on behavioural intention and long-term involvement in FinTech-based banking services in textile-based financial settings.

CONCLUSION

The study finds that Fintech-powered banking services are a decisive factor in customer usage and retention behaviour in textile-sensitive financial ecosystems, in which the efficiency of transactions, trust and reliability of services are essential in the routine operations of a specific economy. The empirical results prove that the perceived service quality and institutional trust play a significant role in customers attitudes and behavioural engagement that has a consequential impact on intention to use and long-term retention of digital banking services. The close relationship between attitude and behaviour confirms the fact that positive perceptions are successfully converted to long-term

usage behaviours and do not stop at the point of acceptance. Statistical analyses also point to the fact that the individual characteristics of the customer including age, education and digital exposure significantly moderate the customer response, which shows that the engagement with FinTech among users with textile-related functions is quite heterogeneous. Repeated digital banking leads to increased levels of trust, confidence and loyalty, which indicate that familiarity (experience) strengthens continuation of behaviour. On the whole, the research proves that the adoption of technology does not contribute to retention in FinTech-enabled banking but the synergy of service quality, trust and customer experience. These findings have useful implications to banks and policymakers in order to develop inclusive, safe and consumer-focused FinTech approaches that would enable protracted digital financial participation and enduring sustainability in textile-based economic settings.

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