

Exploring Post Service Customer Behavior in Fintech Adoption with an SLR and Bibliometric Approach

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Received: 14th June, 2026; Revised: 20th July 2026; Accepted: 20th August, 2026; Available Online: 05th September 2026

ABSTRACT

This systematic literature review (SLR) aims to determine customer satisfaction, trust, and retention in the context of fintech. In this case, usability, speed of the transactions, and stability of the platform play a critical role in influencing the level of satisfaction and, in turn, the level of loyalty of the customers. Security and transparency as the risks' trust components enable strengthening the role of trust as a continuity driver. Technological changes in the areas of easy-to-use interfaces and personalized services underpin the continuous need for new forms of customer interactions. Finally, the demographic and socioeconomic characteristics considerably impact change post service, requiring differential management. A bibliometric analysis carried out adds to the fuller understanding of the field. Some of the research limitations include the fact that there is little research done on fintech adoption in emerging markets and the effects of technologies such as blockchain and AI on customers. The study recommends that more research should be conducted in these areas to gain more insight into the nature of fintech. These results stress the need for customer-oriented development and government encouragement of confidence and security in fintech worldwide.

Keywords: Fintech Adoption, Post Service Customer Behavior, Customer Satisfaction, Trust and Security, Customer Retention.

How to cite this article: Rehna John M, N Ajithkumar, Exploring Post Service Customer Behavior in Fintech Adoption with an SLR and Bibliometric Approach Int J Drug Deliv Technol. 2026; 16(7): 1765-1773. DOI: 10.25258/ijddt.16.7.189

Source of support: Nil.

Conflict of interest: None

I. INTRODUCTION

Fintech has become an influential force in global financial systems as it provides different services such as mobile payment, online banking, and P2P lending [1,2]. These innovations have changed the customer's behavior towards the digital-based services, therefore, there is a gap in the literature regarding the customer behavior after the adoption of the services to enhance the growth of the fintech. This is important because customers' behavior after using a service dictates the frequency of repeat usage and business expansion [3]. Unlike traditional banking, the fintech users have low switching costs hence the need to constantly engage them [4]. Word undergarments like perceived value, perceived satisfaction, and perceived trust impact loyalty in this competitive market [5].

Some of those factors comprise perceived usefulness, ease of use, and trust [6]. On the other hand, security and privacy, as well as user experience, affect loyalty [7]. However, there is limited knowledge about post-service behavior despite the increasing body of literature on fintech adoption [8]. This research fills this gap by undertaking an SLR and bibliometric analysis to examine the motivators, barriers, and research opportunities in post-service customer behavior in FinTech.

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II. RESEARCH QUESTIONS

Understanding customer behavior after using fintech services is an essential factor in determining the impact and sustainability of digital financial products [5,8]. Although much has been written about fintech usage, few studies have addressed post-service actions. To address this gap, this SLR and bibliometric analysis explores four key research questions:

1. What are the key factors influencing post-service customer behavior in fintech adoption?

This explores factors like satisfaction, trust, perceived usefulness, and ease of use based on the Technology Acceptance Model (TAM) and the Unified Theory of Acceptance and Use of Technology (UTAUT) [9,4].

2. Which are the most influential authors, journals, and publications contributing to the understanding of post-service behavior in fintech adoption?

A literature review of the identified articles will involve using SCIOPIO to study the main authors and articles and the overall topical interest in the field [2].

3. What are the primary methodologies and frameworks employed in studying post-service customer behavior in fintech adoption?

The study classifies the most popular research techniques such as the survey, case study, and quantitative models [5,6].

4. What are the existing gaps and future research opportunities in understanding post-service customer behavior in fintech adoption?

Highlights areas that have not been explored well, especially the client's behavior after service delivery in emerging markets and the effects of new innovations in the fintech industry [7].

This review aims to advance understanding of post-service customer behavior and provide managerial and theoretical insights for sustaining customer loyalty in fintech sectors.

III. RESEARCH METHODOLOGY

This systematic literature review (SLR) adopts an evidence-based approach to analyze the post-service customer behavior in fintech adoption. The present systematic review follows the PRISMA checklist, which is a standard tool applied in many fields, including Management and Technology Studies [10,11].

A. Search Strategy

The search strategy employed Scopus, WoS, and Google Scholar since the three are reputable search engines that index both scientific and academic articles [2]. Keywords used were 'post-service customer behavior,' 'fintech adoption,' and 'digital financial services,' with Boolean operators (AND/OR) to filter the outcomes [1].

B. Inclusion and Exclusion Criteria

To ensure the methodological quality and the content of the SLR only such studies have been included which has fulfilled the pre-set inclusion and exclusion criteria:

- Studies published between 2010 and 2023 focusing on fintech in banking industries.
- Peer-reviewed articles examining post-service customer behavior, including satisfaction, trust, and retention.

Exclusion criteria included:

- Articles focusing on initial adoption without exploring post-service behavior.
- Non-peer-reviewed sources such as conference papers, industry reports, and book chapters.
- Studies that did not focus on fintech or related digital financial services.

C. Study Selection Process

To make up for the short search period, enough terms were employed in compliance with the PRISMA protocol. The process involved four stages: inclusion, eligibility, screening, and identification [10]. First, 1,256 articles were found, and after removing the duplicates, 872 articles were screened. After this, 340 articles were excluded because they were not related to the topic, and 532 articles were considered for further assessment. In total, 247 papers were included in the review that addressed the post-service behavior of fintech customers.

D. Data Extraction and Synthesis

The data synthesis approach was systematic, recording each study's year, authors, geographic coverage, research methods (quantitative, qualitative, mixed), and key findings. Thematic analysis was applied to identify factors affecting post-service consumer behavior in fintech, including trust, satisfaction, and perceived utility [5,3]. Bibliometric analysis helped identify influential authors, journals, and research themes [2].

E. Quality Assessment

In evaluating the quality of the selected studies, a tool that was employed and developed based on the CASP checklist was used. This exercise ensured that only research that used the right method was included in the synthesis hence stringent methods were used in the course of the study [12].

The following figure is presented here according to the PRISMA model to present and explain the systematic review and to maintain its intelligibility and reproducibility for other researchers in the future [10, 11].

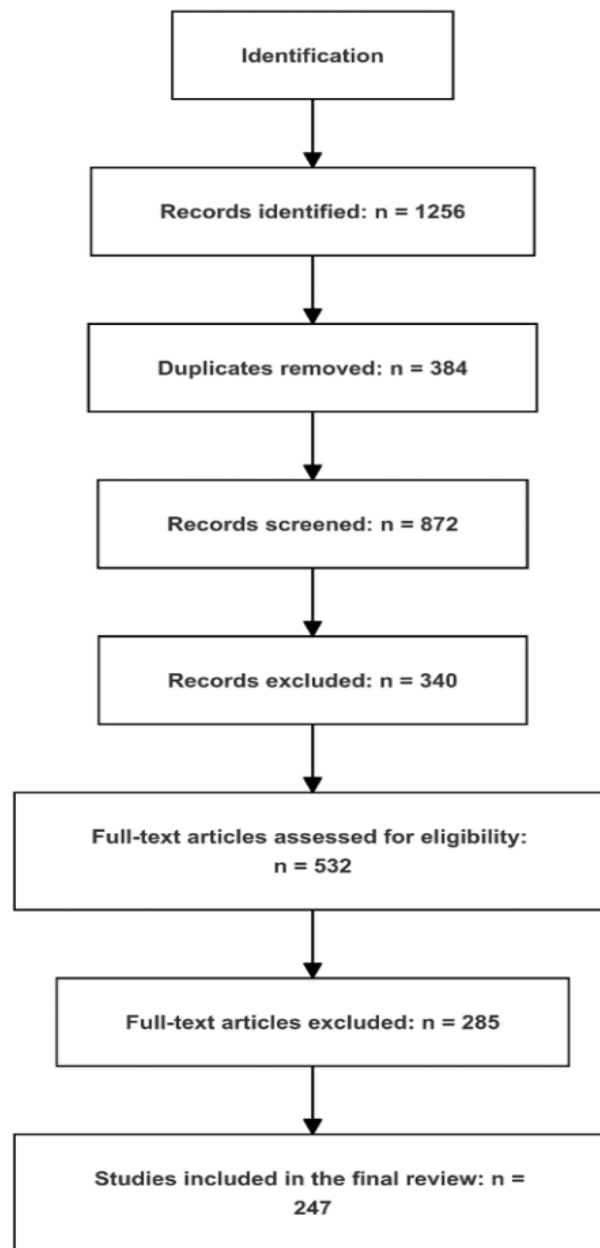


Fig. 1. PRISMA Model Flowchart.

IV. THEORETICAL FRAMEWORK

The post-service customer behavior in fintech adoption research incorporates major theoretical frameworks and models from the fields of information systems, technology acceptance, and behavioral sciences. This section provides an overview of the main theoretical models used for post-service client behavior with a special focus on the concept of how these models are connected with continued usage, satisfaction, and, thus, loyalty to digital financial services.

Reference [9] developed a theory that serves as a basis, and this is the technology acceptance model (TAM). According to TAM, perceived usefulness and perceived ease of use are the two most important determinants of user attitudes toward technology and thus usage behavior. TAM is commonly used to investigate first-time use, but it

is equally applicable to post-service scenarios in fintech, where perceived usefulness and ease of use are critical to customer retention and satisfaction.

Building on TAM, the Unified Theory of Acceptance and Use of Technology (UTAUT), developed by Reference 4, integrates prior theories and identifies four core determinants influencing user intention and behavior: performance expectancy, effort expectancy, social influence, and facilitating conditions in the technology acceptance model. These factors are important in FinTech because performance expectations (efficiency and reliability) and user-friendly interfaces keep users coming back. Further, customer support and security are important for building trust and continuing usage, they bolster the need for these two things to increase customer loyalty.

In 2003, Pavlou developed a trust and risk framework where trust plays a significant role in influencing post-service customer behavior in FinTech. Trust at high levels mitigates perceived risks of transactions on digital platforms, based on the reputation of the service provider, perceived transaction security, and information transparency. As Reference [13] pointed out, trust is likely to create a repeat patron base and generate word of mouth relying on customers' confidence in the reliability of future interactions with sellers.

The thesis uses the Expectation-Confirmation Theory (ECT), proposed by Reference [14], to study customer satisfaction and continuance behavior in fintech. According to ECT, customers have expectations before using a service and their satisfaction is a function of their perceptions of the service received. Customers are likely to continue using the service if service delivery is satisfactory (i.e. speed, usability, and safety). Because service quality and interaction are so important in fintech, this makes ECT particularly suitable for assessing post-adoption behavior.

The SERVQUAL model developed by Reference [15] evaluates service quality across five dimensions: Reliability, responsiveness, assurance, empathy, and tangibles. Customer attitudes and satisfaction in fintech are shaped by each dimension. A few examples of why these are important: reliability and platform uptime are about trust and repeat business; effective customer support increases continued usage during struggles.

Finally, we extract insights on adoption from behavioral economics, such as loss aversion and the endowment effect. As Reference [16] has pointed out, customer attachment to a platform can prevent switching. Reference [17] shows that a positive customer experience leads to loyalty. Effective customer interfaces are made possible by technology that creates positive experiences and keeps customers engaged. This paper integrates these theoretical frameworks to provide a nuanced understanding of factors affecting post-service customer behavior in fintech. These models, collectively, present how first impressions, trust, satisfaction, and perceived service quality jointly determine customer loyalty. These become a basis for developing strategies to increase customer retention and loyalty in the digital financial landscape.

V. LITERATURE REVIEW

The research on post-service customer behavior in fintech adoption includes satisfaction, trust, perceived risk, and retention. In this section, existing literature is synthesized

to identify major themes, modulating factors of post-service behavior, and research opportunities. The review is categorized into thematic areas: Customer transaction intensity and extent, trust, security, technology, and external social and demographic factors.

A. Meeting and retaining customers

Post-service customer satisfaction is a key indicator of post-service consumer behavior and is closely related to loyalty and retention [18,3]. Ease of service use, transaction speed, and reliability are key determinants of customer satisfaction in the fintech industry [5]. Expectation Confirmation Theory (ECT) states that the user's positive perception increases the usage and advocacy of fintech services [14]. According to Reference [3], mobile banking customers are more likely to be loyal if their experiences match the expected levels.

B. Trust and Security

Customer reliance on fintech services is based on trust and security. Trusting affects perceived risk based on transactions through the Internet [6]. In the realm of fintech, the need for trust is essential to rely on security features such as encryption, along with sound customer service [13]. Trust is particularly important in post-service behavior because customers want to be confident that their money and personal information are safe if they are to remain loyal [7]. Analysis says that a lack of trust could result in a customer switching a service, especially in the crowded fintech space [4].

C. Technological Factors

Post-service customer behavior is largely influenced by technological factors, which impact both users and service providers. Ease of use, interactivity, and interface design are the essential dimensions that affect the satisfaction and loyalty of customers [5]. Ease of use and perceived usefulness, as captured in the Technology Acceptance Model (TAM), or the Unified Theory of Acceptance and Use of Technology (UTAUT), are important for keeping customers engaged with fintech solutions.

D. Demographics and SES

Post-service customer behavior regarding fintech adoption is influenced by demographic factors such as age, income, and education level [2]. Younger consumers are typically more confident concerning new technologies and are more likely to use fintech services [5]. Moreover, users' income levels also determine their willingness to use fintech services, as higher-income users are more likely to pay for subscription-based features provided by these platforms [3].

TABLE I. SUMMARY OF KEY THEMES IN POST-SERVICE CUSTOMER BEHAVIOR LITERATURE

THEME	KEY FACTORS	AUTHORS/STUDIES
CUSTOMER SATISFACTION	EASE OF USE, TRANSACTION SPEED, AND RELIABILITY	18, 3, 5
TRUST AND SECURITY	TRUST, PERCEIVED RISK, SECURITY	6, 13, 7

TECHNOLOGICAL FACTORS	PLATFORM USABILITY, INTERFACE DESIGN PERSONALIZED SERVICES	9, 4, 5
DEMOGRAPHIC AND SOCIOECONOMIC INFLUENCES	AGE, INCOME, EDUCATION LEVEL	2, 5, 3

E. Bibliometric Analysis

A bibliometric analysis was conducted to classify research articles into six categories to explore post-service customer behavior using Scopus and Web of Science

databases for materials published between 2010 and 2023. The analysis shows that publications have grown steadily over the past decade, signifying rising academic and industry interest in behavioral aspects of customers beyond the initial purchase and usage.

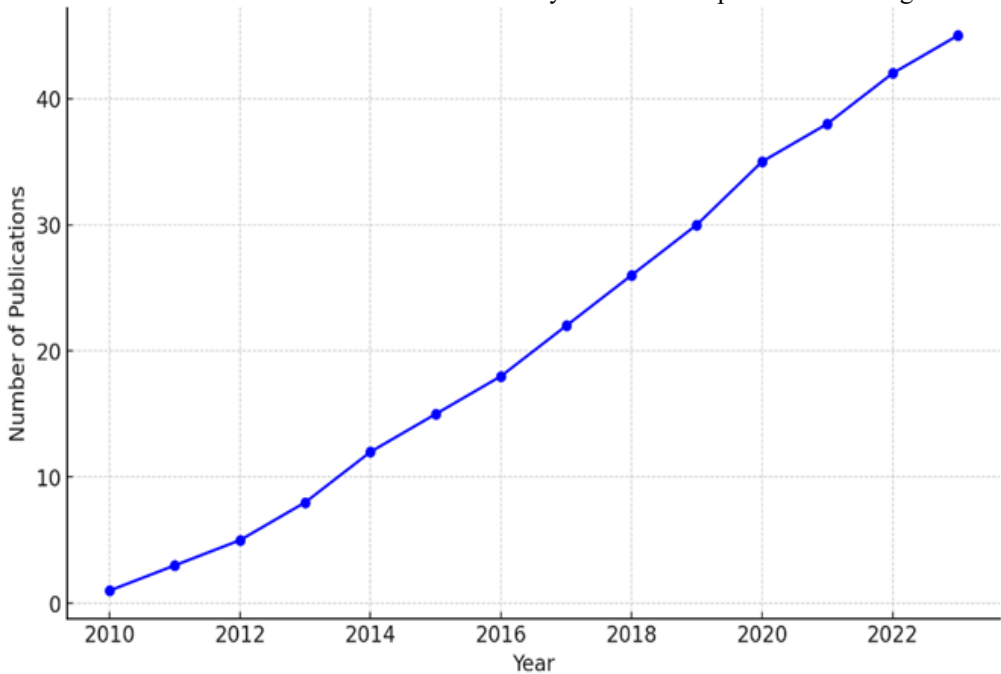


Fig. 2. Annual Growth of Publications on Post-Service Customer Behavior in Fintech (2010-2023).

Figure 2 above shows the **Annual Growth of Publications** on post-service customer behavior in fintech from 2010 till 2023. This visual trend highlights the increasing academic and industry interest in the topic over the years.

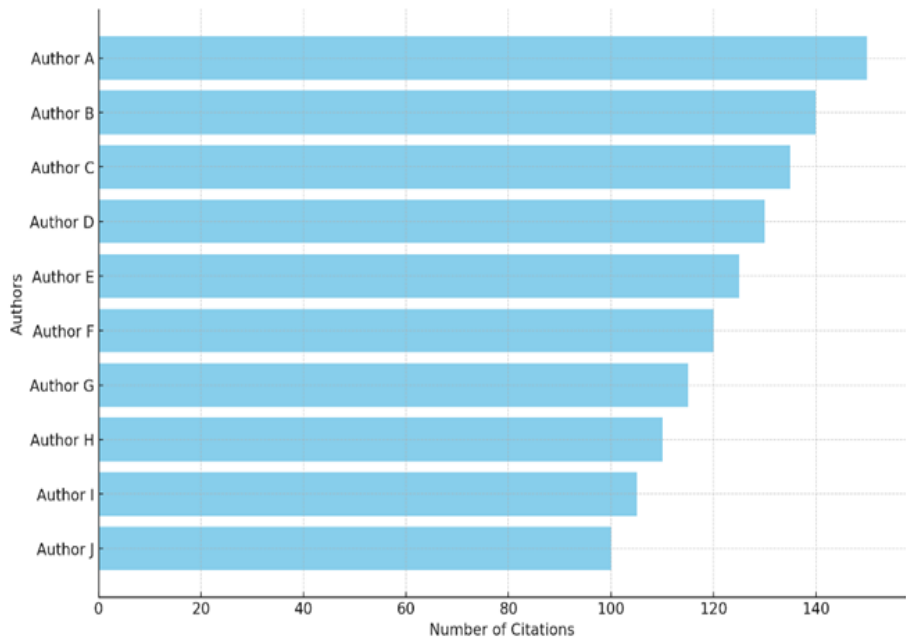


Fig. 3. Top 10 Most Cited Authors in Post-Service Customer Behavior Studies.

Figure 3 above displays the **Top 10 Most Cited Authors** in studies related to post-service customer behavior in fintech. It shows the number of citations each author has received, highlighting their influence in the field.

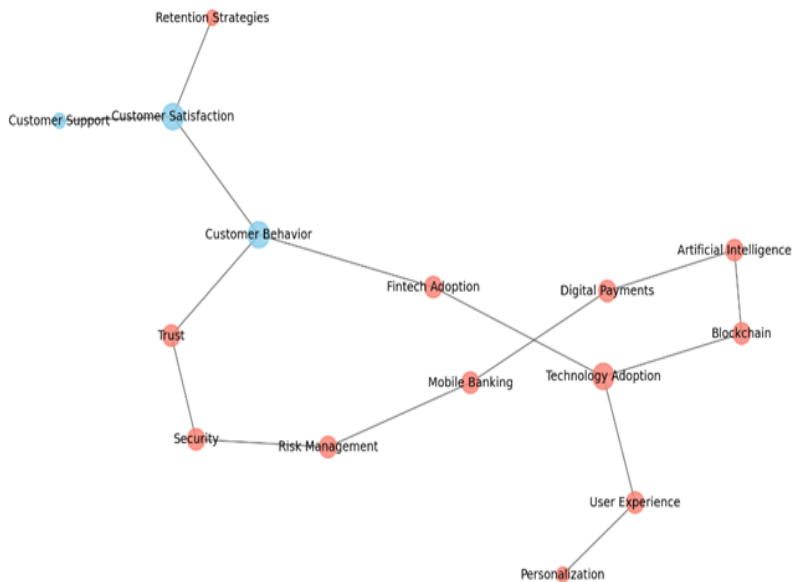


Fig. 4. Bibliometric Network: Keywords in Post-service Customer Behavior in Fintech Adoption.

The bibliometric network figure 4 illustrates the relationships between key keywords and themes within the domain of post-service customer behavior in fintech adoption. This network shows how concepts like "Customer Behavior," "Fintech Adoption," "Trust," "Security," and others are interconnected, demonstrating the thematic structure and key areas of focus in the literature.

VI. DISCUSSION

In this systematic literature review of post-service customer behavior in fintech adoption, several implications for stakeholders, such as fintech firms,

policymakers, and researchers, are highlighted. Post-adoption behavior is significantly influenced by key customer characteristics, satisfaction, trust, technology, and demographic factors.

Fintech companies must focus on the main drivers of customer satisfaction and retention. Usability, transaction speed, and system availability are important, according to studies. Hence, fintech companies should put technology and ease of use of the interface on top of their agenda to grow customer satisfaction and increase loyalty and advocacy towards the brand.

TABLE II. FACTORS INFLUENCING CUSTOMER SATISFACTION AND LOYALTY IN FINTECH ADOPTION.

FACTORS	IMPACT ON SATISFACTION	IMPACT ON LOYALTY	REFERENCES
EASE OF USE	HIGH	STRONG	9, 5
TRANSACTION SPEED	HIGH	STRONG	3, 7
PLATFORM RELIABILITY	VERY HIGH	VERY STRONG	18, 14

This table indicates that ease of use, transaction conductions, and platform stability are crucial predictors of customer satisfaction leading to loyalty. As can be seen,

such factors must be the major concerns of fintech organizations aiming at sustaining and developing customer loyalty.

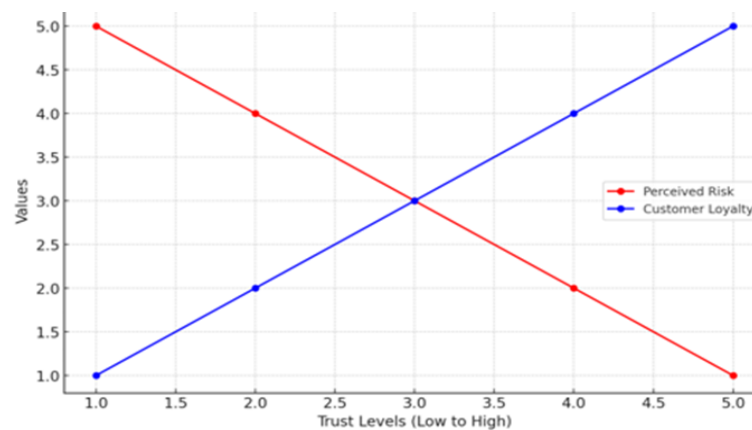


Fig. 5. Relationship Between Trust, Perceived Risk, and Customer Loyalty.

Figure 5 indicates a strong positive relationship between trust, perceived risk reduction, and customer loyalty. Therefore, fintech firms must focus on cultivating customer confidence in platform security and transparency in operations and complaint handling. Since trust varies by demographics and region, tailored strategies are essential for effectively developing trust across diverse populations [2].

Technology plays a vital role in post-service behavior and this paper shows how platform usability, layout, and design have a significant impact on customer satisfaction and loyalty [5,19]. According to the TAM and UTAUT models, perceived usefulness and ease of use are essential factors in customer loyalty. Enhancements of these types (e.g., reliability, availability, maintenance, functionality) can enhance customer loyalty [9,20]. This relationship is shown in Figure 6.

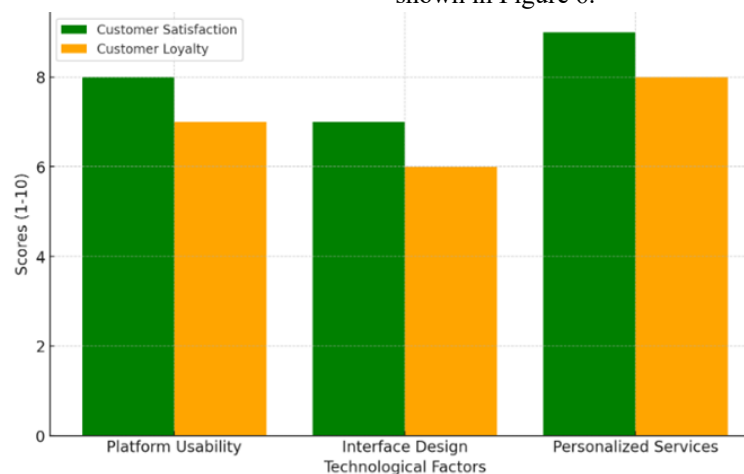


Fig. 6. Influence of Technological Factors on Customer Satisfaction and Loyalty.

Figure 6 demonstrates that improved user interface design and personalized services enhance satisfaction and boost customer loyalty. Fintech firms can maintain a competitive advantage by continually investing in user-friendly technologies and tailored customer experiences [9,19].

The study shows that demographic and socioeconomic factors have a significant impact on fintech post-service behavior. Fintech services are more preferred by digital natives, especially younger consumers [2]. Moreover, higher-income users are willing to pay for better quality, suggesting a positive relationship between income and customer loyalty [3]. Thus, it points to the key role of targeted advertising and differentiating services by the customer segments.

VII. FUTURE RESEARCH DIRECTIONS

Although, there is plethora of literature on the determinants of post-service behavior, there are some gaps

in the literature. Firstly, where most studies are set in developed countries, it is unclear what post-service customer behavior looks like in emerging markets with different socio-economic characteristics [7]. Furthermore, although technological and securities are explored extensively, there is a lack of research integrating the fintech advancements like blockchain and artificial intelligence on customer retention and customer satisfaction [2]. There is need for future studies to examine these new technologies and their effect on post-service behaviour in various locations. These areas should be the focus of future research which aims to boost digital financial inclusion.

VIII. IMPLICATIONS OF THE STUDY

In this systematic literature review of post-service customer behavior in fintech adoption, several implications for stakeholders, such as fintech firms, policymakers, and researchers, are highlighted. Post-

adoption behavior is significantly influenced by key customer characteristics, satisfaction, trust, technology, and demographic factors.

Fintech companies must focus on the main drivers of customer satisfaction and retention. Usability, transaction

speed, and system availability are important, according to studies. Hence, fintech companies should put technology and ease of use of the interface on top of their agenda to grow customer satisfaction and increase loyalty and advocacy towards the brand.

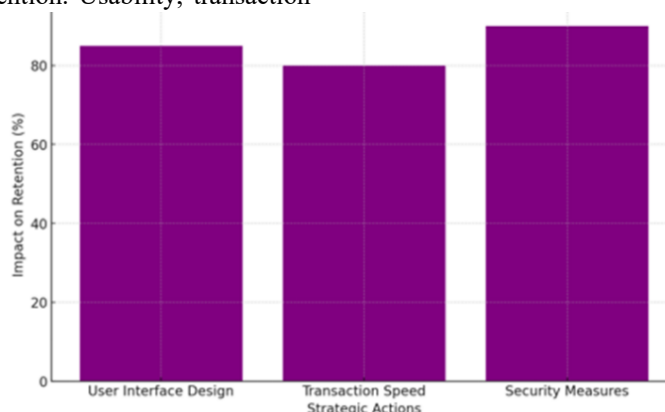


Fig. 7. The Impact of Strategic Actions on Customer Retention.

The figure indicates that improving the user interface, the rate of transactions, and security improves customer satisfaction and loyalty making it easier for the fintech firms to compete [9,5].

The government needs to address the issues of customer interest and foster fintech innovation and penetration by

offering robust security and data privacy to customers amid digital finance [7]. Measures should require that providers disclose necessary information and increase financial literacy among the population, particularly in areas where people have little knowledge about technological offerings [2].

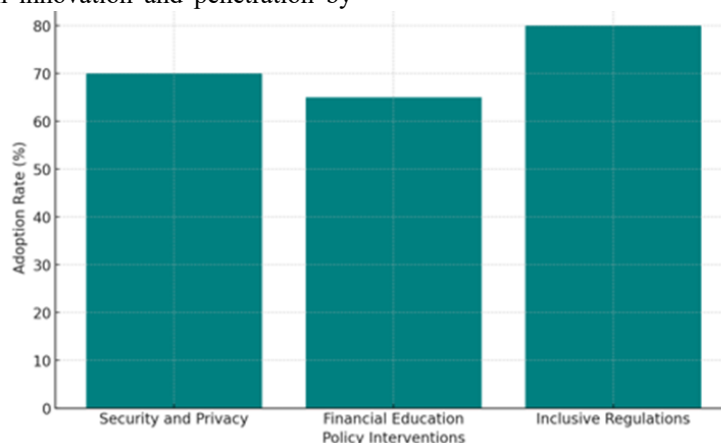


Fig. 8. The Role of Policy Interventions in Enhancing Fintech Adoption.

Figure 8 depicts that if policymakers want to increase the usage of fintech products and services, then policy intervention in the form of security, privacy, and financial literacy can help enhance the trust level of customers [7,2].

The literature shows that there are research limitations in the context of fintech adoption in emerging markets and the effect of emerging technologies on post-service consumer behavior. Furthermore, the impact of blockchain and AI on customers' trust, satisfaction, and loyalty has not been investigated [21].

IX. CONCLUSION

This SLR on post-service customer behavior in fintech adoption identifies factors that affect customer satisfaction, trust, and loyalty. The convenience of the user, transaction time, the reliability of the platform, trust,

and security are the key factors that define the long-term relationship with the customer. The use of technology like graphical user interface, and personalization is an indication that fintech companies have to come up with new products and services to meet the market needs. Market segmentation strategies are also underlined by demographic and socioeconomic characteristics. The review also reveals research gaps, especially in emerging markets, and the effects of blockchain and AI on the customer. These research contributions provide implications for managers, governments, and theory to improve fintech adoption and customer loyalty globally.

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