THE IMPACT OF FINTECH AND MARKETING STRATEGY ON CUSTOMER SATISFACTION: THE MEDIATING ROLE OF SERVICE QUALITY IN THE UAE BANKING SECTOR

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Abstract
In the UAE banking sector, where over 50 banks serve a small population in a rapidly changing digital world, customer satisfaction has become a key factor in competitiveness and sustainability. This research investigates the impact of FinTech and marketing strategy on customer satisfaction, highlighting the mediating effect of service quality. Utilizing the S-O-R (Stimulus–Organism–Response) framework and established theories of service management, the study amalgamates the 7Ps marketing mix model with technological adoption concepts to examine the influence of contemporary banking services on customer satisfaction. Utilizing a quantitative descriptive research design and multi-stage cluster sampling, data were gathered from banking clients throughout the UAE. The constructs—FinTech, marketing strategy, service quality, and customer satisfaction—were assessed using validated Likert-scale instruments. According to the research, marketing strategies and FinTech have a direct and indirect positive impact on customer satisfaction through improved service quality. This study fills gaps in the literature by examining how FinTech and strategic marketing collaborate to enhance customer satisfaction and service quality in the highly competitive banking sector of the United Arab Emirates.

Keywords: FinTech, marketing strategy, service quality, customer satisfaction

Introduction

In the business environment, customer satisfaction is seen as a key element of business achievement. Consumer satisfaction ensures the acquisition of loyalty and valuable referrals to prospective clients, hence sustaining stability for organizations. However, satisfying customers is not a simple task; we must offer them the finest services accessible in the market, accompanied by unique and creative approaches. The banking sector has historically been an integral part of the global economy, underpinning financial transactions, fostering economic advancement, and facilitating capital access. In the current landscape, characterized by intense competition and rapid technological advancements, banks have started to gradually acknowledge customer satisfaction as an essential determinant of their success (Rosima & Apat, 2022). Customer satisfaction in the banking sector in the UAE is of paramount importance for several reasons. In a highly competitive market, where numerous banks vie for customer attention and fidelity, achieving high levels of customer satisfaction is critical for a bank's success and longevity (Praveenraj et al., 2021). Satisfied customers are more likely to remain loyal, use a bank's services consistently, and recommend the bank to others, thereby contributing to customer retention and acquisition. Furthermore, banks that excel in customer satisfaction are better positioned to understand and meet the evolving needs of their clientele (Arthur & Omari, 2023), fostering trust and strengthening relationships. Overall, prioritizing customer satisfaction not only helps banks to thrive in a competitive landscape but also creates a basis for long-term consumer loyalty and sustained corporate growth.
In fact, a population of almost 8 million people is served by more than 50 banks. According to a 2011 Deloitte assessment, the banking industry in the United Arab Emirates is "fragmented," indicating a fiercely competitive market with several banks serving a comparatively limited number of clients. With little chance of attaining economies of size and scope, the low customer-to-bank ratio reflects the substantial costs that the banks must bear in order to serve their clientele (Alshurideh et al., 2024). In this situation, banks must increase customer

retention rates and attract new customers. Providing excellent services gives banks a competitive advantage, reduces customer attrition, and draws in new customers through satisfied current ones. The advent of digital information technology has transformed business practices, especially in online banking and other financial sectors, to enhance customer service delivery and communication infrastructure (Adams et al., 2020; Vuković et al., 2020). Unfortunately, many employees are finding it hard to adapt to the new banking technologies due to the constant innovation in online banking and communication infrastructures, which leads to customer complaints (Barker, 2020; Gordon & Overbey, 2019; Mitchell, 2020). On the other hand, staff members are unable to deliver service quality and engagement to satisfy and approve customers due to anomalies in data processing, electronic services, and telecommunications technology, which leads to customer complaints (Barker, 2020).

The introduction of advanced technologies, particularly smartphones, has facilitated the development of mobile applications that offer automated financial services accessible around the clock (Gordon & Overbey, 2019). Despite the numerous advantages associated with the adoption of financial technologies such as FinTech, several reports have highlighted negative consequences, including increased job insecurity among bank employees. A study conducted by the Boston Consulting Group in 2022 revealed that the growing reliance on technology in banking services has heightened anxiety among banking staff. They fear that automation will replace their employment or, at the very least, change them. Customer satisfaction will be impacted by this consequence, which has had a detrimental impact on the behavior of the banking industry's employees, particularly those who have direct contact with clients (Zouari & Abdelhedi, 2021). Additionally, FinTech innovations have revolutionized the banking sector, providing opportunities for enhanced customer satisfaction. It can offer personalized financial advice, blockchain enhances transaction security and transparency, and mobile banking apps enable customers to perform banking activities conveniently from their smartphones. FinTech solutions also enhance the quality of service delivery and strengthen customer engagement by introducing innovative features such as peer-to-peer transfers, automated investment services, and instant transaction alerts (Jarvis & Han,2021).

Research examining the relationship between marketing strategies and customer satisfaction in the banking sector has produced inconsistent results. According to Akmal et al. (2023), there is no strong correlation between customer satisfaction and factors such as pricing, distribution, promotion, and personnel. Likewise, Saleh (2015) found that marketing strategies have a negligible effect on customer satisfaction in the banking sector, with the exception of a modest association observed with sales promotions. This indicates challenges in effectively utilizing marketing strategies to meet banking customers' needs. Consequently, researchers are encouraged to explore this issue further to bridge the existing knowledge gap. This study aims to assess how implementing different marketing strategy elements influences customer satisfaction in the UAE banking sector. The application of the 7Ps marketing strategy in understanding customer satisfaction, particularly in the banking sector, remains underexplored. Few studies have specifically applied the 7Ps framework to banking, indicating a gap in understanding how these elements influence customer satisfaction in this sector. While various studies have examined the 7Ps in different industries, their findings highlight the potential benefits of this framework in enhancing customer satisfaction. Bekele (2020) believes that there are gaps in the relationship between marketing strategy implementation and customer satisfaction and the effect of each 7Ps on consumer satisfaction in the banking sector as customers‟ expected due to their dynamic behaviors. Customer satisfaction and marketing strategy are interconnected in the banking industry. To increase the banking sector's market share in the United Arab Emirates, it is necessary to assess how customer satisfaction relates to marketing strategy and how it affects banks' service performance. Even so, there are not many studies available in UAE that cover the whole range of FinTech of banking on consumer satisfaction. So, further research is still needed to fully comprehend how FinTech services affect consumer satisfaction in the UAE.

The relationship between marketing strategy and customer satisfaction in the banking sector has been extensively studied. Research shows that all elements of the marketing strategy have a significant positive impact on customer satisfaction (Khatab et al., 2019). Specifically, 'People,' 'Price,' and 'Product' have been identified as the most influential factors in predicting customer satisfaction in commercial banks (Oktavanny & Sulistiadi, 2022). Previous studies have highlighted inconsistencies in research results, revealing gaps that justify the need for further investigation by incorporating mediating variables. In response to these gaps, this study introduces Service Quality as a mediating variable. According to Preacher and Hayes (2008), a predictor can indirectly influence a dependent variable through one or more intervening variables or mediators. A key issue that remains unresolved is the extent to which service quality mediates the relationship between the independent variables identified in this study and customer satisfaction. This research aims to examine the mediating role of service quality, exploring how it may serve as a conduit that clarifies and enhances the explanatory power of these independent variables in influencing customer satisfaction.

Several studies have highlighted persistent issues related to poor service quality and low customer satisfaction in the UAE banking sector. Although the adoption of banking automation has demonstrated potential for improving customer satisfaction, it has also contributed to job insecurity among employees, which may adversely affect customer interactions and overall satisfaction (Li et al., 2021). Additionally, while mobile banking has improved service quality and productivity, challenges remain in fully realizing its benefits (Al Awadhi et al., 2023). Research indicates that factors such as service quality provided by banking employees are crucial for enhancing customer satisfaction (Khashman, 2023). Overall, the nexus between service quality and customer loyalty underscores the need for banks to address these issues comprehensively to improve customer satisfaction (Shah, 2024). Thus, while advancements exist, significant gaps in service quality persist, necessitating targeted improvements. Achieving high customer satisfaction in the UAE's banking sector requires a strategic focus on the marketing strategy, maintaining high service quality, and integrating FinTech innovations. These efforts collectively enhance customer satisfaction, fostering loyalty and long-term success in the competitive banking landscape. This study shows the impact of FinTech and marketing strategy on satisfaction of customer through the mediating factor of service quality within the banking sector of the UAE.

Literature Review

Technological advancements and reduced transaction costs have enabled service provider organizations to explore the potential for self-service delivery. These days, the global service sector is greatly impacted by these technological advancements. FinTech, an innovative technology-based business model that has challenged the traditional financial services industry, is being adopted by the services sector (Elia et al., 2023). As a result, digital technology has altered how customers receive service in many service organizations (Tang et al., 2024). According to Calvo-Porral and Lévy-Mangin (2015), these technologically advanced financial services can improve customer satisfaction. According to Ajzen's (1985) theory of planned behavior, a person's preparedness for and acceptance of technology-based services leads to the generation of a particular behavior that is rewarding. Customers are eager to employ financial technology, and adopting a certain technology creates a favorable relationship between technology-based services and customer satisfaction (Zhang & Kim, 2020). A critical aspect of FinTech services is their emphasis on enhancing user satisfaction and cultivating trust. Given that behavioral intentions and attitudes significantly affect customer satisfaction, the current research proposes the following hypothesis to signify the positive impact of FinTech:

H1: FinTech has a positive impact on customer satisfaction.

The marketing strategy serves as a method and practical approach to implementing customer-oriented principles, which emphasizes addressing the specific needs of banking clients. Sudari et al. (2019) identified the essential components of marketing strategy that significantly influence customer satisfaction as product, site, pricing, promotion, process, people, and physical evidence. Several studies examine the link between a few specific parts of the marketing strategy and customer satisfaction. Previous research has indicated that marketing strategy is essential for boosting customer satisfaction in many service businesses. Themba et al. (2019) believes that the marketing strategy was an influential notion in simplifying how marketing duties are managed and allowing for the segmentation of marketing efforts toward meeting consumer demands and satisfaction. This conclusion aligns with Farwq Hamadamin & Shankar Singh (2019) study in the tourism sector, indicating a significant relationship between customer satisfaction and all but one marketing strategy component—service pricing. Similarly, Sudari et al. (2019) identified a strong correlation between five core elements of marketing strategy—product, venue, pricing, people, and physical proof—and customer satisfaction within the tourism sector. Collectively, these findings indicated that implementing an effective marketing strategy is instrumental to positively impact customer satisfaction. However, previous research, such as those by Jasin and Firmansyah (2023) and Suyono et al. (2023), has left the significance of the marketing strategy, as a single construct, uncertain and unclear. This is a gap that requires more investigation in this research. Therefore, the second explanation for the current hypothesis is presented below:

H2: marketing strategy has a positive impact on customer satisfaction.

The relationship between service quality and customer satisfaction has received significant attention in the services literature (Ali et al., 2021; Zygiaris et al., 2022). Achieving a competitive advantage greatly depends on service quality, as it directly impacts customer satisfaction and contributes to favorable business outcomes, such as enhancing customer loyalty and reducing competitive threats (Fida et al., 2020). Service quality has long been established as a key determinant of customer satisfaction, with numerous studies affirming its predictive power (Singh et al., 2023). Prior research consistently demonstrates a strong and positive link between service quality and customer satisfaction (Fida et al., 2020; Ali et al., 2021; Zygiaris et al., 2022). Several studies have explored the impact of individual service quality components on customer satisfaction. Dimensions such as assurance, empathy, reliability, and responsiveness are found to be related to customer satisfaction, yet some studies indicate no clear impact. In public health care services, Kitapci et al. (2014) found that while tangibles and reliability were not significantly correlated with customer satisfaction, assurance, empathy, and responsiveness were before.

According to existing literature, service quality is widely recognized as a crucial factor influencing customer satisfaction, despite the availability of different measurement models—unidimensional, multidimensional, and hierarchical. The relationship between service quality and customer satisfaction is typically considered linear, indicating that higher service quality generally leads to increased customer satisfaction. Although a substantial body of empirical research highlights the critical influence of service quality on customer satisfaction, additional investigation is warranted, especially within less-studied industries such as banking. Notably, some studies have found that service quality does not consistently exert a significant impact on customer satisfaction. For example, research by Khoo (2022) in the entertainment sector, Yum (2024) in the same industry, and Hume and Mort (2010) in the performing arts domain revealed instances where service quality showed minimal or no effect on customer satisfaction

outcomes. Therefore, continued investigation into this relationship is essential, especially within different service contexts. To address the existing gap in research on banking services in the UAE setting, the current study suggests the following hypothesis:
H3: Service quality has a positive impact on customer satisfaction.
The theoretical relationships between marketing strategy, service quality, and consumer satisfaction still require clarification in the service context, though, as previous research has only conceptualized the service quality construct in the role of a mediator. Marketing strategy and FinTech also play a vital role in influencing customer satisfaction. For example, Koththagoda and Weerasiri (2017) and Zhang and Kim (2020) supported the significant relationship between marketing strategy and customer satisfaction. Despite a lack of research on the relationship between service quality and marketing strategy, numerous studies, including those by Artanti et al. (2022), reveal a meaningful association between marketing strategy, FinTech, and service quality, suggesting avenues for further research. For such reasons, this study aims to explore the key variables that significantly impact customer satisfaction in the banking sector. Based on an in-depth analysis, the research focuses on marketing strategy as a means of evaluating the marketing and operational efforts employed by banks. These efforts are hypothesized to first influence service quality, which serves as a mediator in enhancing customer satisfaction. The variables selected are deemed highly pertinent for explaining the challenges confronting the banking sector, particularly within the UAE context.
Osarenkhoe et al. (2017) also supported the role of service quality as a mediator variable. From structural equation modeling methods, their findings demonstrated that the relationship between customer complaint behavior and customer loyalty was mediated by service quality. The reviewed literature highlights a gap concerning the mediating role of service quality, suggesting the need for a more robust examination of its function in this capacity. Due to the scarcity of studies positioning service quality as a mediating factor, it becomes important to investigate whether FinTech and marketing strategies indirectly influence customer satisfaction through service quality. The current study contends that both FinTech solutions and marketing strategies serve as stimuli, providing service platforms that encourage customers to assess quality standards. These evaluations ultimately contribute to customer satisfaction as a result of their service experiences and interactions. In brief, FinTech and marketing strategy determine service quality, which will ultimately result in customer satisfaction. High levels of service quality generate customer satisfaction as an internal response. In summary, marketing strategy and FinTech contribute to service quality, which is then reflected in customer satisfaction. This relationship supports the principles of the S-O-R framework (Asyraff et al., 2023; Kim et al., 2020). As previously stated, the link between the marketing strategy, service quality, and customer satisfaction remains to be determined and requires further investigation. As a result, the current study attempts to address the relationship as mentioned above by offering the hypotheses, which are as follows:
H4: Service quality mediates the relationship between FinTech and customer satisfaction.
H5: Service quality mediates the relationship between marketing strategy and customer satisfaction.

Research Methodology

To achieve specific research goals, the research design must elucidate the many procedures that must be followed throughout the program (Bougie & Sekaran, 2019). This study employs a quantitative methodology, with data collection focused on the factors under investigation. According to Zikmund (2012), Likert scale-measured items will be used to accurately characterize respondents' responses in the quantitative data collection. This study follows a descriptive research design. According to Elkheloufi et al. (2025), descriptive research explains the connection between the independent and dependent variables under investigation. Based mostly on previous literature reviews, the descriptive study approach is quantitative. The theory's genesis and hypothesis are the foundation of the quantitative techniques, which enable cross-setting generalization. This type of study primarily determines the frequency and extent of evaluations, allowing the outcomes to be generalized. The adaptability of data handling in terms of comparison, statistical analysis, and repeated data gathering to verify the dependability reassures the robustness of the study. Because the goal of the study is to identify the correlations between the proposed constructs in banks within the setting of the UAE, a cross-sectional and quantitative research technique was adopted.

It is difficult for researchers to gain access to the whole statistical population of interest since it is prohibitively expensive and time-consuming, mainly when dealing with a large population. Furthermore, if the population is concerned with private and secret topics, such as bank clients' financial information, banks will not share their client base with the public. As a result, the most challenging component will be obtaining clients from the public to complete the questionnaire. A population is a collection of people, things, or stuff from which samples are taken for research purposes (Sekaran & Sekaran, 2019). Sampling saves time and money, particularly when the sample size is large. The critical problem is to evaluate the sample taken from the population that can be represented, allowing the researcher to make conclusions or generalize about the desired group being studied. The demographic for this study will be the UAE-based commercial bank clients. There are 21 national commercial banks and 27 international commercial banks. The overall number of UAE banking clients is roughly 8 million (Central Bank of the UAE, 2023). As a result, it is critical to determine the target population before using the sampling approach. Furthermore, identifying the population is useful when the data collected comes directly from an information source that might contribute to the study's aims. The selection of an appropriate sampling method is a key consideration in this research. Earlier studies have proposed that a sample size of no less than 300 is typically adequate for ensuring reliable factor analysis outcomes (Harlow, 2002). Choosing an appropriate sample size is not just a matter of practicality, but it also significantly impacts the reliability of the study's results (Sekaran & Sekaran, 2019. A sample size of over 30 and not beyond 500 is deemed suitable for the majority of research (Sekaran & Sekaran, 2019). As indicated in Krejcie and Morgan’s (1970) sample size table, a population of 8 million would necessitate a sample size of 384 for adequate representation.

In this study, probability sampling was employed to ensure sample representativeness, which is vital for the generalizability of the findings to the targeted population (Sekaran & Bugie, 2010). One sample method under probability sampling is the multi-stage cluster sampling strategy (Sahu, 2013; Sekaran & Sekaran, 2019). In the current study, a multi-stage cluster sampling approach was used to get the highest possible representativeness of the Klang Valley population. This choice was made after taking into account that the study population, projected to number eight million, is highly complicated and may need to be better represented by a simple sampling approach. Cluster sampling is helpful when it is not possible to obtain data directly from the population, when it is not possible to get a list of population units, and when resources are limited, according to Sahu (2013). Multi-stage cluster sampling was thought to be acceptable for equitable representation and for the eventual generalization of the results, given the size of the research sample (Delice, 2010). In this kind of design, elements are first chosen from groupings of elements, or clusters, and then inside each selected cluster. A unit of analysis is a person or object that is the subject of a study. The unit of analysis in social science research might be an individual, an organization, a social interaction, or a collection of individuals or organizations. For this research, individuals represent the unit of analysis, and the data collection targeted banking customers in the UAE.

The questionnaire consisted of two distinct sections: demographic details for responses and items concerning personal profiles, including gender, age, income, positions, credentials, and job experience. The second section is the most important since it has four subsections, each of which corresponds to one of the recommended elements (as stated in the theoretical framework). The substance of the survey instrument determines its validity, and one method is to employ the face validity technique, which entails analyzing a test's coverage of the topic being assessed. It refers to a test's openness and applicability for getting information from the desired replies (Elkheloufi et al., 2025). The replies to the items on diverse viewpoints are supposed to be submitted on a five-point ordinal scale, with (1) signifying significant disagreement and (5) denoting great agreement (very agree). This scale, often known as the Likert-5 scale, is commonly used by academics doing social science research. Respondents' "frustration level" was reduced while answer quality and rate were improved using a five-point Likert-type scale. The researchers suggested the adoption of a five-point Likert scale to optimize response time and data quality, while also minimizing any potential dissatisfaction from respondents (Sachdev & Verma, 2004). A five-point scale makes it simple for the interviewer to read out the complete set of scale characteristics (Dawes, 2008). The person being interviewed can easily read through the whole list of scale descriptions on a five-point scale.

When the questionnaire is being developed, the measurement scales must be provided. The study's questionnaire scales for the various variables were modified from a number of prior studies whose reliability had been confirmed. The questionnaire items were reworded to ensure that they were consistent across the variables. Most of the measurement items of constructs are adapted and adopted from prior research to match the scope of this study, which is driven by research aims. The current study employed a total of 63 items. There are eighteen measuring scales in the questionnaire, including one 25-item scale represented by the marketing strategy. (1) The measurement scale utilized was modified and adapted from three items of Al-Dmour (2013). (2) The measurement of service quality was based on a 16-item scale adapted from the work of Parasuraman et al. (1988). (3) FinTech was evaluated using a 5-item scale derived from Ahmad et al. (2020). (4) Customer satisfaction, identified as the dependent variable, was measured through a 6-item scale developed by Eisingerich et al. (2014).

Conclusion

The study substantiates the assertion that customer satisfaction in the UAE banking sector is significantly influenced by the amalgamation of FinTech and effective marketing strategies, with service quality serving as a crucial intermediary. The results show that FinTech makes things easier, more personalized, and more trustworthy, but these benefits need to be backed up by a clear marketing plan that meets the needs and wants of customers. Service quality is the most important link between FinTech and strategic initiatives, and how customers see and feel about a bank. The study also highlights the difficulties that banks encounter, such as employees' adjustment to technology and the preservation of personalized service in the context of automation. In order to do well in the UAE's fragmented and very competitive banking market, banks must focus on constantly improving service quality, aligning marketing with strategy, and using FinTech responsibly. The results show that FinTech makes things easier, more personalized, and more trustworthy, but these benefits need to be backed up by a clear marketing plan that meets the needs and wants of customers. Service quality is the most important link between FinTech and the strategy initiatives of marketing, and how customers see them and stay loyal to them. The research also shows how hard it is for banks to adapt to new technology and keep offering personalized service even as automation takes over.

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