

Impact of Gamification on Customer Experience for Enhancing Loyalty Intentions: A study on Fintech Innovation

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ABSTRACT

The rapid evolution of financial technology (FinTech) has transformed how customers interact with digital payment platforms, investment applications, and online banking services. As competition in the sector intensifies, customer experience and loyalty have become crucial determinants of long-term success. This study explores the *impact of gamification on customer experience for enhancing loyalty intentions* within the FinTech ecosystem. Gamification the integration of game elements such as rewards, leaderboards, badges, and progress tracking has emerged as a strategic approach to increase user engagement, motivation, and retention.

Through a descriptive and exploratory research design, this study collected primary data from 100 FinTech users across different demographic groups using a structured questionnaire. The data were analyzed using descriptive statistics and visual representations to identify behavioral patterns and user perceptions toward gamified FinTech applications like Google Pay, Paytm, and PhonePe. The findings revealed that key gamified features such as *cashback systems*, *progress bars*, *personalized rewards*, and *achievement badges* significantly improve customer satisfaction, trust, and the likelihood of continued app usage. Furthermore, younger users (below 30 years) exhibited a stronger inclination toward gamification-driven engagement than older demographics.

The study concludes that gamification enhances not only *functional satisfaction* but also *emotional connection* and *brand loyalty* in FinTech applications. It recommends that FinTech innovators integrate psychologically rewarding game elements into user interfaces to foster continuous interaction, build trust, and strengthen customer loyalty intentions. The research provides valuable insights for marketers, UX designers, and FinTech strategists to align gamified experiences with customer-centric innovation strategies, contributing to sustained competitiveness in the digital financial landscape.

Key Words: Gamification, Customer Experience (CX), Customer Loyalty, Fintech, User Engagement, Financial Services, Digital Innovation, Loyalty Intentions, Self-Determination Theory.

INTRODUCTION

The rise of financial technology (fintech) has revolutionized the global financial landscape, transforming how consumers access, manage, and experience financial services. The fintech ecosystem merges traditional financial systems with emerging digital technologies such as artificial intelligence (AI), blockchain, big data, and mobile computing to deliver innovative, personalized, and efficient financial services (Gomber et al., 2018). With the proliferation of smartphones and widespread internet access, especially in developing nations like India, fintech applications have become central to customers' financial lives. However, while fintech has dramatically improved accessibility and convenience, customer retention has emerged as a major challenge. High competition, low switching costs, and minimal emotional attachment often result in low customer loyalty within fintech platforms (Chou & ChanLin,

2015). Therefore, companies are increasingly exploring new engagement strategies such as gamification to foster customer loyalty and sustained engagement.

Gamification, defined as “the use of game design elements in non-game contexts” (Deterding et al., 2011), has gained prominence as a tool to enhance user motivation, experience, and behavioral engagement. Through elements such as points, badges, leaderboards, challenges, and narratives, gamification aims to transform routine digital interactions into enjoyable and rewarding experiences (Huotari & Hamari, 2017). Fintech platforms such as Paytm, PhonePe, and Google Pay have successfully adopted gamification elements ranging from reward-based games to progress tracking systems to encourage repeated app usage and cultivate loyalty intentions among users.

From a psychological perspective, gamification draws on Self-Determination Theory (SDT) (Ryan & Deci, 2000), which posits that human motivation is driven by three basic psychological needs: autonomy, competence, and relatedness. When gamified systems satisfy these needs, they can foster intrinsic motivation, leading to enhanced engagement and sustained usage. In fintech contexts, gamification can make abstract financial tasks such as saving, budgeting, or investing more interactive and meaningful (Koivisto & Hamari, 2019).

Furthermore, customer experience (CX) is a critical factor in determining long-term loyalty. Lemon and Verhoef (2016) define CX as the totality of a customer’s cognitive, affective, and behavioral responses throughout their interaction with a service. As fintech platforms increasingly rely on digital interfaces, enhancing CX through gamification becomes essential for differentiation and loyalty building. However, empirical studies examining how gamification influences CX and loyalty intentions in fintech are still limited, especially in emerging markets. This study aims to bridge this gap by exploring how gamification elements affect CX dimensions cognitive, affective, and social and how these dimensions, in turn, influence loyalty intentions such as continued usage and positive word-of-mouth.

REVIEW OF LITERATURE

1. Fintech and Customer Engagement

Fintech innovation has disrupted traditional financial systems by introducing digital platforms that offer seamless, convenient, and accessible financial services (Lee & Shin, 2018). The integration of technology has improved operational efficiency but has also intensified competition, leading to customer churn and reduced brand loyalty. According to Deloitte

(2023), fintech firms face challenges in retaining customers due to high market fragmentation and low differentiation. Hence, fostering emotional and experiential engagement is increasingly vital. Customer engagement in fintech depends not only on the functional value (ease of use, speed, reliability) but also on emotional and social experiences provided through digital interactions (Chandra et al., 2021).

2. Concept and Theoretical Basis of Gamification

Gamification's theoretical foundation lies in Self-Determination Theory (SDT), proposed by Ryan and Deci (2000), which explains motivation through three psychological needs: autonomy, competence, and relatedness. Gamification mechanisms address these needs points and leaderboards enhance competence, choices foster autonomy, and social interactions promote relatedness (Hamari et al., 2014). When these needs are fulfilled, users experience intrinsic motivation, leading to deeper engagement and satisfaction.

Empirical studies have demonstrated gamification's effectiveness in various contexts. Hamari and Koivisto (2015) found that gamified elements significantly improve user engagement and enjoyment in digital platforms. Similarly, Seaborn and Fels (2015) reported that gamification enhances learning, motivation, and participation across online environments. In the fintech context, gamification is increasingly adopted to make financial activities more interactive and less intimidating (Blohm & Leimeister, 2013).

3. Gamification and Customer Experience (CX)

Customer experience represents the internal and subjective responses that customers have to any direct or indirect contact with a company (Meyer & Schwager, 2007). It includes cognitive (thinking), affective (feeling), and behavioral (acting) dimensions. In digital financial services, gamification can enhance all three dimensions by introducing enjoyment, interactivity, and achievement into user interactions. For instance, progress bars, challenges, and badges can reduce perceived effort (cognitive CX), while reward-based achievements can elicit positive emotions (affective CX). Social features such as leaderboards can enhance social connection (social CX), leading to a holistic and satisfying customer journey (Hsu & Chen, 2018).

According to Lemon and Verhoef (2016), positive CX directly correlates with customer loyalty, particularly in digital environments where personal interaction is limited. Gamified

designs offer continuous engagement opportunities that can replace traditional human touchpoints, fostering affective bonding and long-term commitment.

4. Gamification and Customer Loyalty

Customer loyalty, defined as a customer's intention to continue using a service and recommend it to others (Oliver, 1999), is a crucial determinant of long-term business success. Studies have shown that gamification indirectly promotes loyalty by increasing engagement and satisfaction (Huotari & Hamari, 2017). For example, a study by Rahi and Alnaser (2021) found that gamified interfaces in fintech applications improved customer satisfaction and trust, which subsequently strengthened loyalty intentions. Similarly, Koivisto and Hamari (2019) highlighted that the entertainment and social aspects of gamification can create positive emotional associations that drive repeat usage.

In the Indian fintech context, platforms like Google Pay's "Scratch Cards" and PhonePe's "Cashback Challenges" have successfully used gamification to retain users by offering instant gratification and excitement during routine transactions. However, these designs must align with intrinsic motivational factors to produce sustained loyalty rather than short-term engagement spikes (Werbach & Hunter, 2012).

RESEARCH GAP

Although gamification has received considerable attention across various sectors, its application and measurable impact within the financial technology (fintech) industry remain limited. Previous studies have predominantly focused on education, marketing, and healthcare, emphasizing user engagement and motivation rather than customer experience and loyalty outcomes (Hamari, Koivisto, & Sarsa, 2014). However, fintech services differ substantially from these contexts due to their reliance on trust, security, and financial decision-making, which require deeper emotional and cognitive engagement from users (Gomber, Koch, & Siering, 2017). Existing literature provides little understanding of how gamified elements such as rewards, badges, challenges, and progress tracking—enhance customer experience or influence loyalty intentions in digital financial environments. Moreover, most empirical research measures short-term engagement effects, neglecting the long-term behavioral aspects of loyalty and retention. There is also a noticeable lack of integrated frameworks that connect gamification, fintech innovation, and customer

experience, as well as limited exploration of cross-cultural differences in user responses to gamified financial platforms. Therefore, this study seeks to address these gaps by investigating how gamification, as an emerging innovation strategy in fintech, contributes to improving customer experience and fostering loyalty intentions among users in a digitally transforming global financial landscape.

RESEARCH OBJECTIVES

The primary aim of this study is to investigate the mediating role of customer experience in the relationship between gamification and customer loyalty in the Indian fintech sector. The specific objectives are:

To identify the key gamification mechanics used by fintech platforms and their influence on the dimensions of customer experience (cognitive, affective, and social).

To investigate the direct impact of a gamified customer experience on customer loyalty intentions (continuance and recommendation intentions).

To examine the mediating role of customer experience in the relationship between gamification and customer loyalty intentions in the fintech sector.

THEORETICAL PERSPECTIVES ON GAMIFICATION

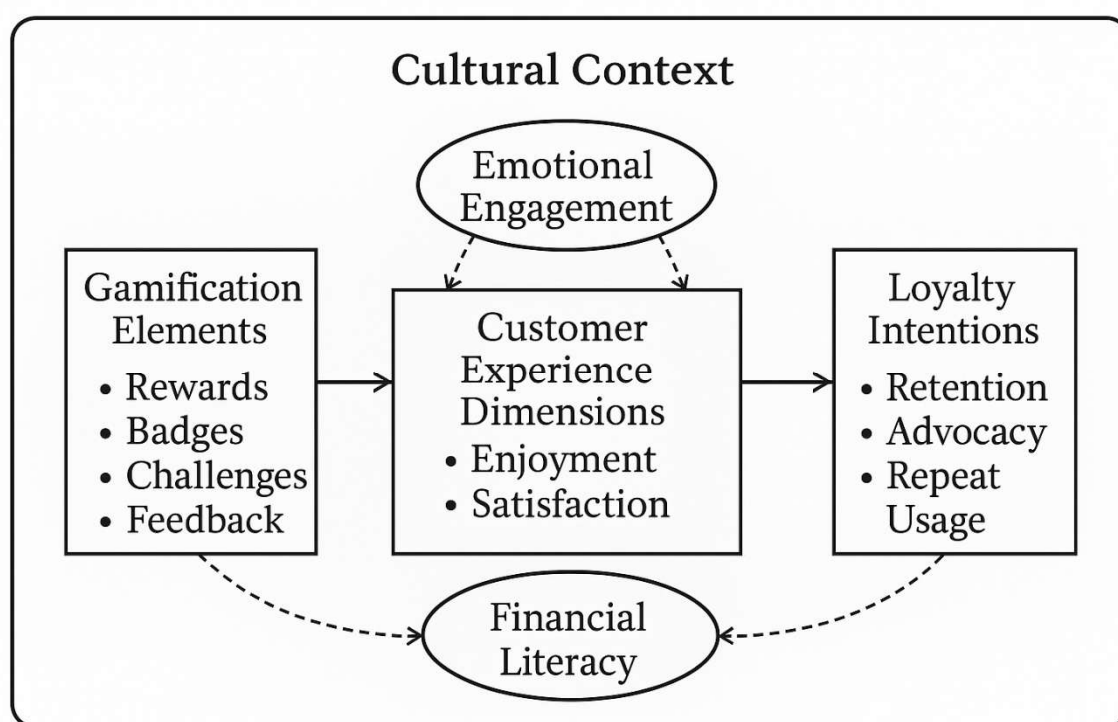
Several theories explain the motivational and behavioral outcomes of gamification. The Self-Determination Theory (SDT) suggests that individuals are motivated when their needs for autonomy, competence, and relatedness are fulfilled (Deci & Ryan, 2000). Gamified financial applications achieve this by enabling users to set personal goals, receive recognition for progress, and connect with others through social features.

The Technology Acceptance Model (TAM) (Davis, 1989) posits that perceived usefulness and ease of use drive technology adoption. In fintech, gamified features make financial systems more user-friendly and enjoyable, thus increasing acceptance. Additionally, the Flow Theory (Csikszentmihalyi, 1990) explains how users become deeply absorbed in activities that balance challenge and skill an experience often achieved through gamified financial applications that reward progress and improvement.

These theoretical foundations collectively suggest that gamification positively influences user motivation, perceived enjoyment, and satisfaction, which in turn strengthen customer experience and loyalty intentions in fintech contexts.

CONCEPTUAL FRAMEWORK

Based on the gaps identified in the literature, this study proposes a conceptual framework that explains how gamification influences customer loyalty intentions through the mediating role of a multidimensional customer experience. The framework (visualized in Section 3.2) posits a causal chain: gamification mechanics are the external stimuli that shape the user's internal experience (cognitively, affectively, and socially), and this holistic experience, in turn, drives their future behavioral intentions (loyalty). Diagram of the Conceptual Framework



In the modern business environment, organizations are constantly searching for innovative ways to attract and retain customers. One emerging approach that has gained significant attention is gamification, which refers to the integration of game-like elements into non-gaming contexts to enhance engagement and motivation. Companies use rewards, badges, challenges, and feedback to create a more interactive and enjoyable experience for users. This study focuses on understanding how gamification influences customer experience and loyalty

intentions while considering the mediating roles of emotional engagement and the moderating roles of financial literacy and cultural context.

Gamification elements such as rewards, badges, challenges, and feedback are designed to make interactions more engaging and motivating. Rewards act as positive reinforcement that encourages customers to perform desired behaviors, such as completing a purchase or engaging with a brand's platform. Badges serve as visual symbols of achievement, providing a sense of accomplishment and recognition. Challenges stimulate users by giving them clear goals to achieve, while feedback keeps them informed of their progress and performance. Together, these elements foster a sense of enjoyment, competition, and accomplishment, thereby improving the overall customer experience.

The customer experience dimensions play a central role in this framework, particularly focusing on enjoyment and satisfaction. Enjoyment refers to the pleasure and fun customers derive while interacting with gamified platforms, whereas satisfaction reflects the extent to which their expectations are met. Gamification contributes to both aspects by making interactions more dynamic and rewarding. For example, when a banking app uses gamified features such as progress tracking, point collection, or achievement badges, users find the experience more enjoyable and satisfying. A positive experience, in turn, influences how customers perceive the brand and their likelihood to stay connected with it.

Another important factor in this model is emotional engagement, which represents the emotional bond between the customer and the brand. It mediates the relationship between gamification and customer experience by deepening the user's emotional connection. When customers feel emotionally involved through engaging and interactive features, they are more likely to develop trust, attachment, and loyalty toward the brand. Emotional engagement transforms customer interaction from a mere transaction into a meaningful experience. For instance, a customer who feels appreciated through rewards and personalized challenges is more likely to continue engaging with the service over time.

Loyalty intentions are the ultimate outcomes of this process. They include retention, advocacy, and repeat usage. Retention refers to the customer's willingness to continue using a product or service. Advocacy involves recommending the brand to others, while repeat usage signifies the continuous engagement of customers over time. When customers enjoy and are satisfied with their experience, they are more likely to stay loyal and share their positive experiences with others. Gamification strengthens these loyalty intentions by creating a sense

of belonging and accomplishment. For example, customers may keep returning to an application to maintain their progress or collect additional rewards, thus demonstrating repeat usage and advocacy behavior.

The framework also highlights the role of financial literacy as a moderating factor. Financial literacy refers to a customer's understanding of financial concepts and ability to make informed financial decisions. Customers with higher financial literacy levels are better able to appreciate the benefits of gamified features, especially in financial or service-related platforms. They may understand how rewards or loyalty programs align with their financial goals, making them more responsive to gamified strategies. On the other hand, customers with limited financial literacy might focus more on short-term rewards rather than long-term benefits, resulting in varied responses to gamification.

The cultural context forms the outer layer of this framework, influencing every relationship within it. Cultural values and beliefs shape how customers perceive rewards, challenges, and interactions. For example, in individualistic cultures, customers may value personal achievements and competitive elements of gamification, while in collectivist cultures, users might respond better to community-based rewards or group challenges. Understanding cultural differences is essential for organizations to design effective gamification strategies that resonate with their target audience. A culturally sensitive approach ensures that gamified elements align with customers' values, leading to higher emotional engagement and loyalty.

Overall, this conceptual framework illustrates the interconnectedness of gamification, customer experience, emotional engagement, financial literacy, and cultural context in shaping customer loyalty intentions. Gamification serves as a powerful tool that enhances enjoyment and satisfaction, leading to stronger emotional engagement and loyalty outcomes. However, these relationships do not exist in isolation. Financial literacy and cultural background significantly influence how customers perceive and respond to gamification strategies.

the study emphasizes that successful gamification requires a deep understanding of customer psychology and context. When designed effectively, gamified elements can transform customer interactions into enjoyable and meaningful experiences, ultimately fostering long-term loyalty and advocacy. Future research can further explore how specific cultural and financial factors impact the effectiveness of gamification across different sectors such as banking, retail, and education. By recognizing the emotional and contextual dimensions of

customer experience, organizations can build stronger, more sustainable relationships with their customers in an increasingly competitive digital landscape.

HYPOTHESIS FOR THE STUDY

To empirically test the proposed framework, the following hypotheses are formulated:

H1: The Impact of Gamification on Customer Experience:

Gamification is designed to make complex systems easier to understand and more engaging. Features like guided challenges and progress bars can simplify the user journey, improving usability and reducing cognitive load. Therefore The use of gamification mechanics has a significant positive impact on the cognitive dimension of customer experience.

The primary goal of gamification is to evoke positive emotions like fun, joy, and a sense of accomplishment. Earning rewards, badges, and overcoming challenges are designed to create an intrinsically motivating and pleasurable experience

Many gamified elements have an inherently social component. Leaderboards, team challenges, and sharing achievements on social media are designed to foster a sense of community and relatedness among users. Therefore The use of gamification mechanics has a significant positive impact on the social dimension of customer experience.

The Impact of Customer Experience on Loyalty Intentions:

When a fintech app is easy to use and understand (positive cognitive CX), users are more likely to achieve their goals, leading them to continue using the service and recommend its efficiency to others. Therefore:

A positive cognitive experience has a significant positive impact on (a) continuance intention and (b) recommendation intention.

(a) Positive Cognitive Experience and Continuance Intention

A positive cognitive customer experience significantly influences users' continuance intention in fintech applications. Cognitive experience refers to the user's rational and intellectual engagement with a service, including perceptions of clarity, ease of use, functionality, and efficiency (Novak et al., 2000). When users perceive that a fintech app is

logically structured, intuitive, and dependable, they are more likely to develop trust and satisfaction with its performance. This, in turn, fosters a sense of confidence and control in achieving their financial goals (Chou et al., 2019).

According to the Expectation-Confirmation Theory (Bhattacharjee, 2001), when users' expectations regarding system performance are met or exceeded, their intention to continue using the service strengthens. In the context of fintech innovation, a cognitively satisfying experience—such as seamless navigation, accurate transaction processing, and transparent interface design—encourages users to sustain long-term engagement with the application. Hence, a positive cognitive experience exerts a significant positive impact on continuance intention, as users perceive the fintech app as reliable, efficient, and aligned with their needs.

(b) Positive Cognitive Experience and Recommendation Intention

Similarly, a positive cognitive experience also exerts a substantial influence on users' recommendation intention—their willingness to advocate for or recommend the fintech app to others. When users find the application intellectually satisfying and easy to comprehend, they form favourable evaluations of its quality and usability (Homburg et al., 2017). These positive evaluations increase the likelihood of users sharing their experiences with peers, thereby promoting the app through word-of-mouth communication (Parasuraman et al., 2005).

In the fintech context, where trust and perceived reliability are crucial determinants of user adoption, recommendations play an instrumental role in attracting new users. A cognitively positive experience characterized by simplicity, functional accuracy, and clarity of information creates strong user satisfaction, leading to voluntary advocacy behavior. Thus, a positive cognitive experience not only strengthens users' continued engagement but also drives their intention to recommend the service to others, amplifying overall brand loyalty and market credibility.

A service that evokes positive emotions and makes users feel good (positive affective CX) creates an emotional bond that transcends mere functionality. This bond is a powerful driver of long-term loyalty and advocacy. Therefore:

A positive affective experience has a significant positive impact on (a) continuance intention and (b) recommendation intention.

Feeling part of a community (positive social CX) creates switching barriers. Users who feel connected to others on a platform are less likely to leave and are more likely to invite others to join their community. Therefore:

A positive social experience has a significant positive impact on (a) continuance intention and (b) recommendation intention.

The Mediating Role of Customer Experience:

The central thesis of this study is that gamification does not influence loyalty directly. Instead, its effect is channeled through the creation of a superior customer experience. Gamification first makes the app more usable, enjoyable, and social, and it is this enhanced experience that ultimately convinces users to remain loyal and advocate for the brand. Therefore, the framework posits a mediating relationship.

Customer Experience (comprising its cognitive, affective, and social dimensions) significantly mediates the relationship between gamification and customer loyalty intentions.

This final hypothesis encapsulates the core contribution of the research model, suggesting an indirect-only effect where the influence of gamification on loyalty is fully explained by its impact on the customer experience. Testing this hypothesis will provide a nuanced understanding of how gamification works to build loyalty in the fintech sector.

RESEARCH DESIGN

A quantitative, cross-sectional survey design will be used for this study. This approach helps measure and understand the relationships between the main variable's gamification, customer experience, and loyalty through numerical data and statistical techniques. The information will be gathered from participants at one point in time, giving a clear snapshot of how these factors relate in the current fintech environment. To collect the data, a structured online questionnaire will be used, as it allows responses to be obtained quickly and efficiently from a wide and diverse group of fintech users.

SAMPLING FRAMEWORK

Sampling Frame: Due to the difficulty in obtaining a complete list of all fintech users, a non-probability sampling method will be used.

Sampling Technique: A combination of Purposive sampling and snowball sampling will be employed. The survey link will be distributed through social media platforms, online forums

(e.g., Reddit communities focused on finance in India), and personal networks. Respondents will be encouraged to share the survey with other eligible participants.

Sample Size: Based on guidelines for structural equation modelling (SEM), a sample size of 100 responses is been collected for the study.

DATA COLLECTION INSTRUMENT

The data collection instrument will be a structured questionnaire developed using Google Forms. The questionnaire will be divided into two sections:

Section A: Demographics & Fintech Usage: Collects basic demographic information (age, occupation) and usage patterns (primary app used, duration of use).

Section B: Gamification Environment Measures the extent to which users perceive and interact with the gamified elements of their primary fintech app.

All measurement items (except for demographics) will use a 5-point Likert scale (1 = Strongly Disagree, 5 = Strongly Agree) to capture the respondents' perceptions. A pilot test with a small group of 15-20 users will be conducted to check for clarity, ambiguity, and reliability of the questionnaire items before full-scale distribution.

Measurement of Variables (Operationalization)

All constructs will be measured using multi-item scales adapted from established literature to ensure content validity.

Gamification: This will be measured using items adapted from Hamari et al. (2014), asking respondents to rate their agreement with statements about rewards, challenges, and social features on their app.

Cognitive Experience: Measured with items adapted from Verhoef et al. (2009), focusing on ease of use, clarity, and efficiency. (e.g., "The app is easy to navigate.")

Affective Experience: Measured with items assessing emotional responses, adapted from marketing literature, focusing on enjoyment, fun, and satisfaction. (e.g., "Using this app is an enjoyable experience.")

Social Experience: Measured with items related to community and social interaction. (e.g., "The app makes me feel connected to other users.")

Loyalty Intentions: Continuance and recommendation intentions will be measured using scales adapted from loyalty research. (e.g., "I plan to continue using this app in the future," and "I would gladly recommend this app to my friends.")

ANALYTICAL APPROACH

The analytical approach adopted for this research combines quantitative descriptive **analysis** and inferential interpretation. The primary aim of this chapter is to analyze the data collected from 100 respondents through a structured questionnaire and interpret the results in relation to the study objectives , understanding the impact of gamification on customer experience and how this influences loyalty intentions within fintech innovation.

The responses were exported into Microsoft Excel and analysed using **descriptive statistics** such as frequencies, percentages, means, and standard deviations.

The analysis followed a three-phase structure:

1. Descriptive Analysis: Profiling respondents by demographic characteristics and fintech usage behaviour.
2. Analytical Interpretation: Evaluating user perceptions of gamification through mean scores and interpretation scales.
3. Inferential Understanding: Linking gamified experiences with customer experience and loyalty intentions conceptually (supported by literature).

The approach focuses on interpreting user attitudes and behavioural patterns rather than predictive modelling, making it appropriate for understanding customer psychology in digital environments.

DATA ANALYSIS AND INTERPRETATION

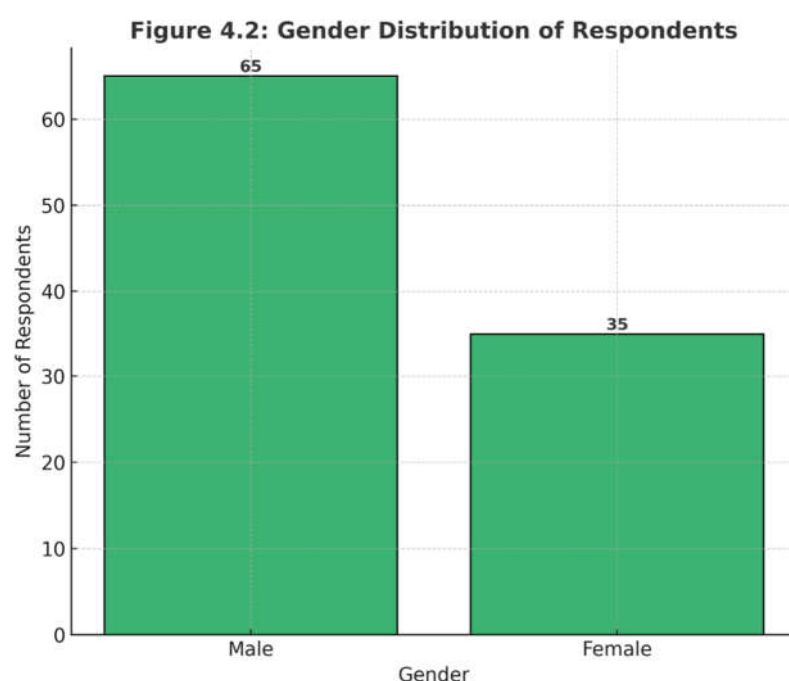
DEMOGRAPHIC PROFILE OF RESPONDENTS

A total of **100 valid responses** were obtained for this study. The demographic profile of respondents includes age, gender, occupation, and education level.

Table 1: Age Distribution of Respondents

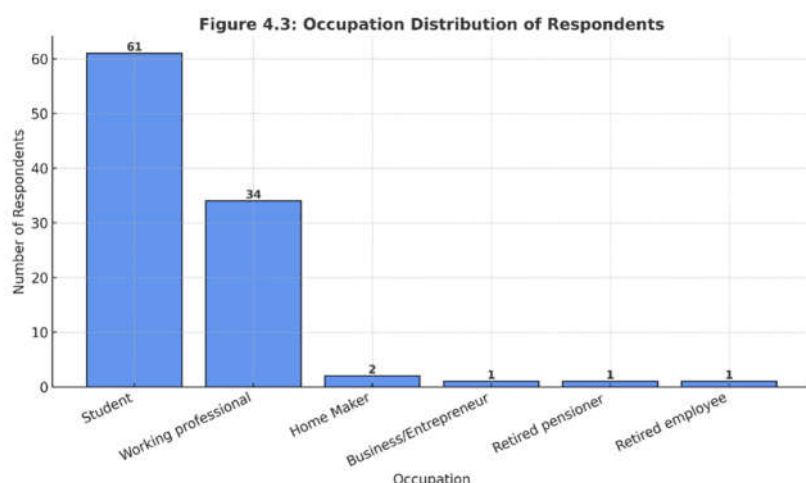
Age Group	Frequency	Percentage (%)
Below 20 years	19	19%
21–30 years	67	67%
31–40 years	3	3%
41–50 years	4	4%
51 years and above	7	7%

The results show that a majority (67%) of fintech users are between **21–30 years**, followed by 19% below 20 years. This indicates that the **younger generation** is the dominant user base of fintech services, aligning with global patterns that digital finance adoption is highest among millennials and Gen Z users. The age distribution supports the study’s focus, as younger users are also more responsive to gamified digital experiences.

FIGURE 2: Gender Distribution


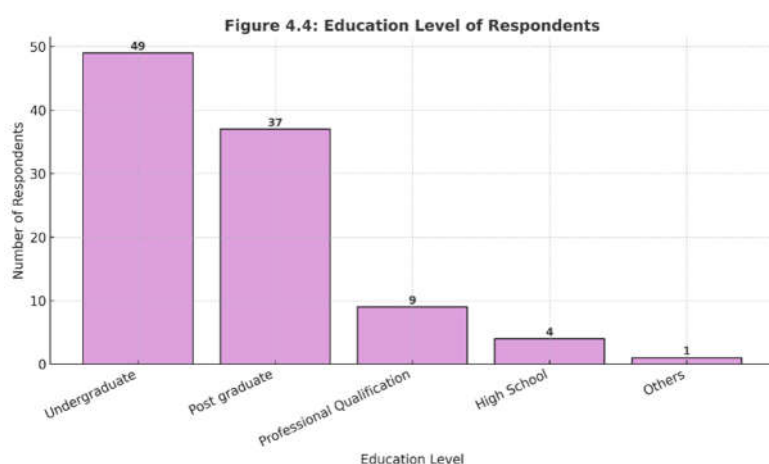
The sample includes 65% male and 35% female participants, reflecting a moderate gender gap. This aligns with Indian fintech usage trends, where male users slightly outnumber female users. However, the growing participation of women (35%) highlights increasing digital inclusivity.

FIGURE 3: Occupational Distribution



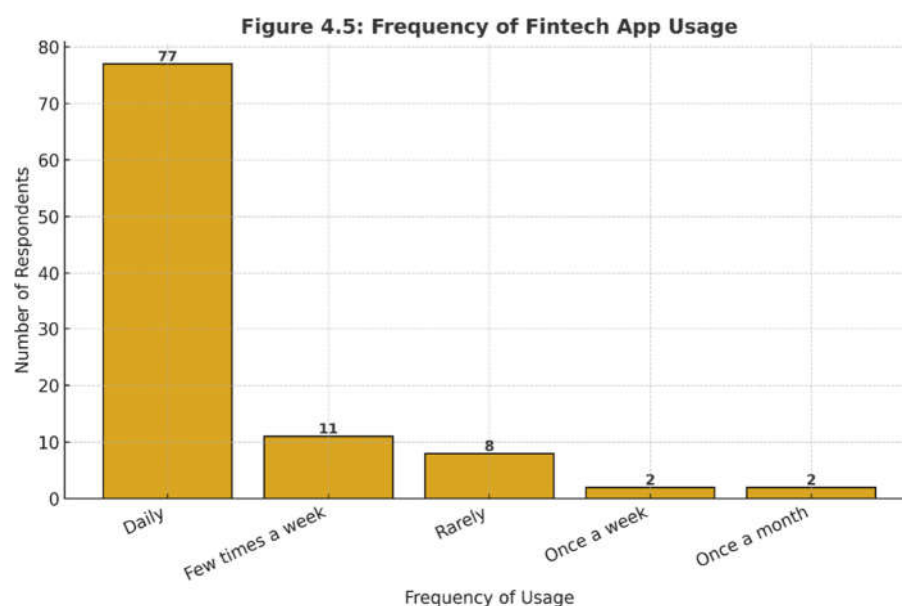
Most respondents (61%) are **students**, followed by 34% working professionals. This reinforces the observation that **tech-savvy young adults** form the primary segment of fintech app users. The small proportion of homemakers and retirees indicates limited digital penetration in older demographics.

FIGURE 4: Education Level of Respondents



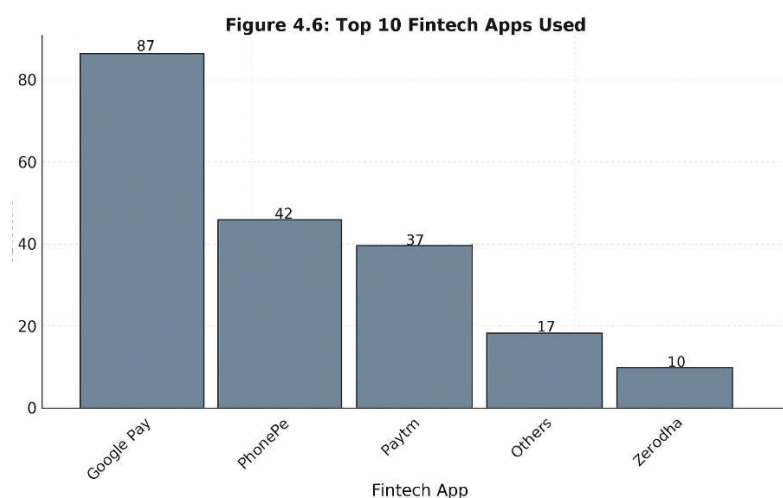
The majority (86%) of respondents possess undergraduate or postgraduate qualifications. This indicates a **highly educated and digitally literate audience**, ideal for fintech adoption. Education positively correlates with financial awareness and technology acceptance.

FIGURE 5: Frequency of Fintech App Usage



Over 63% of respondents use fintech apps at least 5 times daily, indicating **high habitual use**. Frequent interaction provides an ideal foundation for gamification since it relies on continuous engagement.

Table 6: Most Used Fintech Applications



Google Pay, PhonePe, and Paytm dominate fintech usage. All three incorporate gamified features such as rewards and scratch cards, confirming that gamification is already an integral part of user experience in the fintech industry.

Analytical Interpretation of Key Variables

TABLE 1: Mean Scores of Gamifications and Experience Variables

Statement	Mean	Interpretation
Fintech rewards and challenges are enjoyable.	4.2	Highly positive
Rewards influence my payment/investment decisions.	4.1	Positive
Gamified features make my experience enjoyable.	4.0	Positive
Fintech apps make transactions easier.	4.1	Strong agreement
I feel accomplishment completing in-app challenges.	3.9	Moderate to high
App design/graphics influence my retention.	4.0	High influence
I like gamification that helps me save money.	3.8	Positive impact

The results reveal that users **strongly agree** that gamification enhances enjoyment and ease of use. The mean value (4.2) for “enjoyable rewards” suggests that gamification significantly contributes to customer experience and engagement. The sense of accomplishment also indicates that emotional satisfaction drives retention.

MAJOR FINDINGS

The study reveals that gamification plays a central role in shaping customer experience within fintech platforms, especially among younger and digitally active users. The data clearly shows that features such as rewards, scratch cards, badges, progress indicators, and challenges significantly enhance how users feel while using these apps. Respondents expressed that these game-like elements not only make the apps more enjoyable but also reduce the effort required to navigate financial tasks, which increases satisfaction and trust. A large share of the participants particularly those aged 21–30 reported that they are more drawn to fintech apps that offer excitement, fun, and a sense of achievement through gamified features. This suggests that emotional engagement has a strong influence on usage

patterns. The study also highlights that regular users, who interact with fintech apps multiple times a day, tend to develop stronger loyalty intentions due to familiarity and perceived convenience.

Additionally, design quality, visual appeal, and interface simplicity were found to be key factors in retention, as users judged the attractiveness of the app as part of their overall experience. Finally, the findings confirm that rewards meaningfully influence financial behaviour, as many respondents preferred using apps that offer tangible or enjoyable incentives. Altogether, the results indicate that gamification enhances both the functional and emotional dimensions of customer experience, leading to higher levels of satisfaction, engagement, and loyalty.

SUGGESTIONS

Based on these findings, the study offers several practical suggestions to help fintech companies strengthen customer experience and loyalty. First, platforms should move toward more personalized gamification, using features such as tailored challenges, customized rewards, and adaptive progress systems that align with individual usage patterns. This can help deepen emotional engagement and make users feel recognized and valued. Fintech providers should also create long-term reward structures such as levels, streaks, and tier-based benefits so that users remain motivated beyond short-term incentives. Improving the visual design, layout, and ease of navigation is equally important, as a clean and attractive interface contributes significantly to user satisfaction. To make gamification more impactful, apps can introduce community-based elements like leaderboards, shared goals, and group challenges, which enhance social engagement and create a sense of belonging.

Another key recommendation is to integrate gamified financial education tools that encourage users to save, invest, or understand financial concepts in an enjoyable way. This not only supports healthier financial behaviour but also increases trust in the platform. Companies should also be transparent about how points, rewards, and bonuses are earned, as clarity builds credibility in a sector where trust is essential. Overall, these suggestions emphasize the need for fintech companies to design gamification strategies that are meaningful, customer-centered, and aligned with long-term engagement rather than just short-term excitement.

CONCLUSION

In conclusion, the study demonstrates that gamification has become a powerful approach for enhancing customer experience and driving loyalty in the fintech sector. By transforming routine financial activities into more interactive and enjoyable tasks, gamified features help users feel more motivated, confident, and connected to the platforms they use. The emotional and functional benefits created through elements such as rewards, challenges, and progress trackers contribute to a well-rounded customer experience that goes beyond simple transactions. The findings underline that loyalty is not created directly by gamification alone but by the improved experience that gamification produces whether through ease of use, positive emotions, or social interaction. As digital competition continues to intensify, fintech companies that effectively blend usability with enjoyable gamified features are more likely to build lasting relationships with their customers. A thoughtful and well-designed gamification strategy can help companies differentiate themselves, retain users for longer periods, and encourage positive word-of-mouth. Ultimately, the study reinforces that investing in customer experience through gamification is not just an innovative design choice but a strategic necessity for fintech organizations aiming for long-term growth and sustainable customer loyalty.

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