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FinTech Service Quality and Customer Satisfaction in Mobile Wallet Platforms: The Moderating Role of Trust in Digital Financial Service Systems

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Abstract. The paper examines the role and quality of FinTech services in customer satisfaction among mobile wallet users, while considering trust as a moderating factor. The study fills a documented gap in the literature, in which trust is often a direct cause of satisfaction rather than a contingent state dependent on service quality. Mobile wallet services are used in a high-risk online environment where sensitive financial and personal data is transferred. In these situations, the quality of services, in users' eyes, is not based solely on the reliability, security, and usability of the systems, but also on whether users trust the service provider. This point is of greatest concern in emerging markets, where the levels of institutional trust, regulation, and rule application are notably lower than in developed economies. The researchers adopted a quantitative, cross-sectional survey design and collected data from 336 active mobile wallet users in Jordan using a structured questionnaire. Partial Least Squares Structural Equation Modeling (PLS-SEM) was used to test the proposed research model. The results show that the positive, statistically significant effect of Fin Tech service quality on customer satisfaction is strong. Trust proved to be an important moderator of this relationship, increasing the impact of service quality on satisfaction when trust levels are high. These outcomes support the hypothesis that service quality and trust are not independent determinants of customer satisfaction in mobile Wallet services, but rather are interdependent. As a result, the study adds to the FinTech literature by treating trust as moderating variable and by providing practitioners and regulatory agencies with practical information: once trust mechanisms are combined with technical service improvements, the resulting customer satisfaction can be sustained over the long term.

Keywords: FinTech; Mobile Wallet; Service Quality; Customer Satisfaction; Trust; Digital Financial Services; Emerging Markets; Jordan.

1.Introduction

The transformation of Jordan's digital payment system is largely attributed to the Central Bank of Jordan's financial inclusion strategy. The introduction of the national payment switch, Jordan Mobile Payment (JoMoPay), and the instant payment system, CliQ, has established a secure and efficient national payment infrastructure. Unlike the gradual evolution seen in developed countries, where digital transaction systems developed over decades alongside traditional banking, Jordan has experienced an accelerated leapfrog effect. Mobile wallets have been instrumental in advancing financial inclusion among unbanked and underbanked populations (Alliance for Financial Inclusion [AFI], 2024). On a global scale, digital financial platforms are recognized for facilitating access to formal financial services (AFI, 2024).

The rise of Financial Technology (FinTech) services has changed financial transactions, especially with mobile wallet applications. These applications facilitate rapid, cashless, and location-independent transactions (Al Kasasbeh et al., 2023). Mobile wallets have become a key part of the digital financial ecosystem, enabling peer-to-peer transfers and payments to merchants via smartphones. Widespread adoption is primarily driven by increased smartphone use, improved digital infrastructure, and policies that promote financial inclusion and reduce cash transactions. In Jordan, mobile wallet use has grown significantly over the past decade. This growth is supported by regulatory initiatives, fast digital transformation in banking, and e-commerce expansion (Central Bank of Jordan, 2024). This growth is supported by regional regulatory initiatives and a broader transition toward digital-first economies, a trend observed across various emerging markets where mobile wallets serve as primary drivers for financial participation (Shaikh et al., 2023). Despite these advancements, customer engagement and continued usage remain challenging. Global and regional studies show that users often discontinue FinTech services due to dissatisfaction with service quality and increased perception of risk, especially regarding financial security and privacy. Such dissatisfaction is often linked to a lack of trust in providers (Gupta et al., 2021; Rahi et al., 2021). These challenges highlight the need to better understand the factors that influence customer satisfaction in mobile wallet contexts.

Customer satisfaction is considered a crucial outcome variable in digital financial services. It affects continued usage, loyalty, and positive word of mouth (Aboalganam et al., 2024; Mainardes & Freitas, 2023). In FinTech, customer satisfaction is largely influenced by the quality of service, including system reliability, responsiveness, transaction accuracy, security, privacy protection, and ease of use (Dahal & Khadka, 2025). Because most FinTech services are delivered through technology, users are highly sensitive to system performance, usability, and security. Even small service failures can significantly affect satisfaction. However, service quality alone may not explain all differences in customer satisfaction. Because digital financial services are intangible and carry privacy and financial risks, trust is a key psychological factor (Muhtasim et al., 2022; Salah & Ayyash, 2025). Trust reflects a provider's ability and integrity in safeguarding information. In risky or uncertain environments, low trust reduces satisfaction even if service quality is high. High trust, in turn, can boost satisfaction with service (Afroze et al., 2021). This aligns with research published in the Journal of Logistics, Informatics and Service Science, which reports that trust, system quality, and user satisfaction play prominent roles in shaping continued usage intentions and loyalty in digital contexts (Yehuda & Tjhin, 2024).

Although considerable research has examined FinTech adoption, several critical gaps persist. This study addresses three specific gaps: (1) the limited exploration of the moderating effect of trust on the relationship between service quality and customer satisfaction, as most literature continues to treat trust solely as an independent antecedent rather than a contingent condition (Nguyen & Dao, 2024; Thakur & Srivastava, 2014); (2) the scarcity of empirical studies focused on Middle Eastern FinTech ecosystems, where institutional trust and regulatory frameworks differ significantly from developed markets (Khasawneh & AlBahsh, 2024); and (3) the frequent omission of mobile wallet-specific characteristics, such as real-time interoperability and backend API reliability, which remain under-

represented in broader global financial research (Shaikh et al., 2023). The primary objective is to assess how FinTech service quality affects customer satisfaction among mobile wallet users in Jordan, with particular emphasis on the moderating role of trust. By bridging these gaps, this study contributes to a more nuanced understanding of how platform orchestration and relational trust drive consumer outcomes in emerging digital financial environments.

2. Literature Review and Hypotheses Development

2.1 FinTech Service Quality Ecosystem Integration

Service quality reflects how customers assess a service's caliber and performance. It is measured by how closely the service matches or exceeds users' expectations (Aboalganam & Alzghoul, 2025). In digital financial services, service quality has shifted from interpersonal delivery to technology-driven traits, such as system reliability, responsiveness, transaction accuracy, security, privacy, and ease of use. These qualities matter most in FinTech, where services are automated and delivered via electronic platforms with little human involvement (Alzghoul & Al-kasasbeh, 2024b). As a result, users' opinions on service quality are shaped more by their experiences with technology than by frontline employees. Past research in electronic banking and online services shows that high perceived service quality boosts customer satisfaction. It does so by reducing uncertainty, making services easier to use, providing a sense of control, and enhancing functional value (Parasuraman et al., 2005; Oliveira et al., 2017).

From a theoretical standpoint, expectations are central to understanding how service quality relates to client satisfaction (Salah & Alzghoul, 2024). The Expectation-Confirmation Theory (ECT) states that satisfaction occurs when users' initial expectations match or exceed their experiences after using the service (Habib et al., 2025; Tam et al., 2020). If the service performs as expected or better, users confirm their expectations and feel satisfied. If not, dissatisfaction results. In FinTech, features like system reliability, transaction speed, and security signal performance. Users rely on these signals to judge if their needs for speed, safety, and convenience are met. High service quality, therefore, is important for meeting user expectations, leading to positive post-adoption reviews, and increasing satisfaction with the experience (Ahmetoglu et al., 2023; Tripathi, 2023).

In mobile wallet environments, the quality of service becomes even more important due to the real-life, continuous, and higher-frequency of transactions. Mobile wallets are becoming an essential part of users' daily financial lives for bill payments, payments to others, online shopping, and in-store purchases. Such activities require the system to be continuously available, to process transactions accurately, and to provide immediate validation of payment completion (Al Amin et al., 2023). Any disruption, slackness, or failure can directly compromise users' financial transactions, leading to frustration or dissatisfaction with the service. The empirical data show that satisfaction among mobile payment users who experience higher service quality is significantly higher, and they are more likely to use the service in the long run (Tam & Oliveira, 2017). Besides, security and privacy issues are particularly relevant to mobile wallet services, as they require customers to submit sensitive personal and financial data to the wallet provider. Strong authentication systems, information security protocols, and open, transparent transaction procedures lower the perceived risk and increase trust in the service. Once users are convinced that a mobile wallet provider can provide a safe and reliable environment, they are more likely to rate their overall service experience positively, thereby increasing satisfaction (Al-Okaily, 2025; Muhtasim et al., 2022). On the contrary, satisfaction may be undermined by perceived inadequacies in service delivery despite other operational benefits.

Service quality will have an extra symbolic meaning as a measure of competence and technical progress of the providers in the FinTech ecosystems in emerging economies, where the ecosystems are still in their developmental stage. Customers in these environments are often less familiar with digital financial services and may be sceptical of technologically facilitated financial transactions (Kaur et al., 2020; Shaikh et al., 2023). As a result, they rely heavily on service quality indicators as indicators of

provider credibility and trustworthiness. Good-quality service, in turn, leads to perceived simplicity, reduced technological anxiety, and greater user confidence in their ability to use the service effectively. Cumulative effects demonstrate that these effects lead to increased satisfaction and post-adoption assessments (Elsotouhy et al., 2024; Tamilmani et al., 2021). Taken together, these conceptual arguments, grounded in expectation confirmation theory, and an increasing body of empirical evidence indicate that FinTech service quality is a fundamental driver of customer satisfaction in mobile wallet services. By delivering reliable, secure, responsive, and easy-to-use services, mobile wallet providers can meet user expectations, minimize perceived risk, and encourage positive experiences. Accordingly, the current research assumes a direct, positive relationship between FinTech service quality and client satisfaction.

It is important to understand that users' perceptions of FinTech service quality are closely linked to the mobile wallet's ability to operate smoothly within the broader digital economy. Mobile wallets act as key connectors between users, banks, merchants, and telecom providers, functioning as orchestrators in a platform ecosystem (Gawer, 2014; Tiwana, 2014). When users evaluate aspects such as "dependability" or "performance," they are effectively assessing the robustness of the underlying network integration (DeLone & McLean, 2003). Problems like delayed transfers between bank accounts and wallets or limited approval across merchant networks can negatively affect perceptions of service quality. Therefore, in the Jordanian context, the success of mobile wallet providers depends not only on an easy-to-use interface but also on strong backend systems, reliable APIs, and effective partnerships to secure seamless interoperability and a frictionless service experience (AFI, 2024)

FinTech service quality goes beyond the user interface and encompasses the platform's ability to manage complex transaction processes proficiently. The perspective is backed by the DeLone and McLean IS Success Model, which identifies system quality, encompassing reliability, response time, and security, as a key determinant of user contentment (DeLone & McLean, 2003). In the context of mobile wallets, perceived service quality depends not only on the app interface but also on flawless integration of backend workflows, including APIs, clearing systems, and stakeholder coordination. Prior research has emphasized that users' perceptions of system dependability and usability are determined by the effectiveness of these ecosystem interactions (Kontauts & Sloka, 2017)

In this study, a mobile wallet is considered a central segment of a broader digital ecosystem. In contrast to traditional banks, which manage the entire service chain internally, the perceived quality of a mobile wallet reflects how well the platform coordinates multiple stakeholders, consistent with Digital Platform Ecosystem Theory (Gawer, 2014). The platform provider facilitates interoperability by connecting banks, telecom operators, and clearinghouses via backend APIs. Users' perceptions of service quality, such as transaction accuracy, are determined by the effectiveness of this integration. Conversely, restrictions in data governance or clearing processes are associated with lower perceptions of system quality (Tiwana, 2014). In this context, user satisfaction is linked to the wallet's ability to deliver a seamless, integrated service experience.

In the context of mobile wallets, perceived service quality depends not only on the app interface but also on flawless integration of server-side processes, including APIs, clearing systems, and stakeholder coordination. Prior research has emphasized that users' perceptions of system dependability and usability are determined by the effectiveness of these ecosystem interactions (Kontauts & Sloka, 2017). Based on this perspective, the following hypothesis is proposed.

H1: Perceived FinTech service quality is positively associated with customer satisfaction among mobile wallet users.

2.2 The Moderating Role of Trust

Researchers view trust as a core concept in digital and FinTech services, namely the degree of trust a user places in a service provider, grounded in expectations of competence, trustworthiness, and ethical behavior (Vardari & Hameli, 2025). In the context of mobile wallets, trust is closely linked to users' perceptions of data security, privacy, transaction integrity, and adherence to financial rules. Because sensitive financial and personal information is exchanged without physical interaction, mobile wallet transactions are perceived as highly risky (Belmonte et al., 2024). As a result, trust becomes a key psychological mechanism through which users access service experiences and decide whether to continue using the service. Drawing on risk theory, trust reduces perceived uncertainty and vulnerability in technology-moderated financial exchanges. Mobile wallet users are exposed to a range of risks, including loss of financial keys, privacy breaches, and system failures. But trust can reduce these perceived risks by fostering the perception that the service provider has the technical capability and the principled will to protect users' interests (Al-Shamali et al., 2025; Appiah & Agblewornu, 2025). Similarly, social exchange theory holds that trust facilitates ongoing exchanges by establishing expectations of reciprocity and benevolence. When users trust mobile wallet providers, they are more likely to engage in subsequent transactions and to hold positive perceptions of the service, which is associated with customer satisfaction (Gefen et al., 2003; Nguyen & Dao, 2021).

Beyond its direct impact on satisfaction, trust plays an important contingent and interpretive role in how users process and evaluate service quality attributes. Trust influences the cognitive and affective processes underlying the interpretation of service experiences. When trust is high, the user is more likely to attribute competent service and goodwill to the provider. Under such conditions, service quality signals get processed more favorably, reinforcing the translation of perceived service quality into customer satisfaction (Colquitt et al., 2007). High trust makes users more tolerant of occasional service disruptions or minor technical failures, as these are seen as temporary or unintentional rather than signs of systemic incompetence. On the contrary, when trust is low, the quality of services is evaluated more skeptically and risk-averse. In such cases, even objectively high service quality may not lead to satisfaction, as users are concerned about the risk of data misuse or the service provider's opportunistic behaviour. Low trust reinforces negative interpretations of service encounters, heightens sensitivity to errors or delays, and reduces psychological reassurance about the service quality that is supposed to be provided (Kim et al., 2008). As a result, the favorable effect of quality of service on satisfaction depends on the level of trust users have in the mobile wallet provider.

Recent FinTech and digital services research conceptualizes trust as a moderating variable, with its effectiveness in generating positive customer outcomes conditioned by service quality (Nguyen & Dao, 2024a). In mobile wallet environments, trust is the determining factor in whether enhancements to system reliability, security features, and user interface development are sufficient to increase satisfaction. Trusted providers are better able to translate investments in service quality into positive customer evaluations. In contrast, providers in low-trust environments may have difficulty achieving this, even when they provide technically robust services. This, in turn, underscores the importance of service quality and trust in fostering synergistic interactions rather than independent efforts to enhance customer satisfaction (Sinha & Singh, 2023). Institutional trust, as evidenced in recent digital management research, is a necessary condition for service quality convert into tangible user loyalty (Nepal, 2025). Without this relational confidence, the structural benefits of robust backend systems remain underutilized by the user base

Despite a strong conceptual basis, the moderating role of trust remains understudied in mobile wallet research, especially in the context of emerging markets, where institutional trust, rule enforcement, and service quality can differ significantly from those in developed economies. Much of the available literature treats trust as a stand-alone antecedent of satisfaction or usage intention and overlooks its conditional effect on the relationship between service quality and satisfaction (Thakur and Srivastava, 2014). Addressing this permits a subtler understanding of how customer satisfaction in FinTech services is formed and the importance of trust as either a contextual amplifier or a constraint

on the effects of quality on service. Drawing on risk theory and new empirical findings, the present research argues that trust enhances the positive relationship between FinTech service quality and customer satisfaction in mobile wallet services.

While Risk Theory helps explain why users may be cautious about adopting digital technology, Service-Dominant Theory offers a more practical approach regarding understanding how they actually use it. According to Service-Dominant Theory, value is not simply delivered by the provider; it emerges through active engagement between the user and the platform (Lusch & Vargo, 2006). In high-risk digital environments, trust becomes a key factor enabling this co-creation. Without sufficient trust, users are often reluctant to share personal or financial information needed for the platform to provide meaningful, personalized services.

Trust functions as a central mechanism in digital financial services, guiding user participation with platform features and shaping satisfaction. In high-risk environments, users rely on the provider's competence, integrity, and benevolence to Evaluate system reliability security (Khan et al., 2025). This perspective endorses the idea that FinTech platforms are not simply transactional tools but interactive service ecosystems where relational and technical factors jointly influence adoption

From this perspective, trust shapes the interaction between the user and the platform's infrastructure. Drawing on the integrative model of organizational trust, it is influenced by the user's perception of the provider's competence, integrity, and benevolence (Mayer et al., 1995). If trust is present, users tend to interact more fully with the platform's features, effectively "co-creating" their satisfaction through active use of advanced services. Conversely, trust is low, users limit their engagement and may avoid utilizing key platform functions, showing a dynamic similar to that described by commitment-trust theory in relationship marketing (Morgan & Hunt, 1994).

By considering trust as a moderating factor, the study stresses that the perceived quality of a FinTech platform alone does not fully determine user content mention. Instead, the strength of the relationship between service quality and satisfaction is determined by the relational confidence users place in the platform. Drawing on the discussion above, the following hypotheses are proposed to examine how perceived service quality and trust relate to customer satisfaction among mobile wallet users.

H2: Trust is positively associated with the strength of the relationship between FinTech service quality and client satisfaction.

2.3 The Role of Social Influence in FinTech Adoption.

Beyond individual trust and service quality, the adoption of digital financial services is greatly influenced by social influence. Social influence—the degree to which an individual perceives that important others expect them to adopt a new technology—acts as a fundamental driver in the early stages of FinTech adoption, particularly in emerging economies where digital financial habits are still evolving (Persadha et al., 2024). In the Jordanian social context, community validation and word-of-mouth recommendations often override skepticism about technical interfaces, thereby legitimizing the service provider. As noted by recent studies in logistics and informatics, social influence interacts with user perceptions of utility, lowering the perceived psychological cost of switching to mobile-based financial systems (Persadha et al., 2024). Consequently, social norms are a critical external variable that supports the internal assessment of service quality, reinforcing user satisfaction through collective adoption patterns.

3. Research Methodology

The research design of the current study employs a quantitative, cross-sectional survey design to examine the relationships among the quality of FinTech services, trust, and customer satisfaction in the context of mobile wallets. A survey-based approach is especially appropriate for understanding users' subjective perceptions and attitudes regarding digital financial services and for testing theory-driven hypotheses, such as moderation effects. Cross-sectional designs are widely used in FinTech and information systems research for their effectiveness in assessing behavioral relationships at a specific point in time (Hair & Alamer, 2022).

Population and Sample: The target population of this study is active mobile wallet users in Jordan who regularly use mobile wallet applications for financial transactions, such as payments, fund transfers, and bill settlements. These applications include bank-based mobile wallets and independent FinTech payment platforms working in the Jordanian market. To ensure the relevance and validity of responses, a purposive sampling technique was used to limit participation to individuals with prior and current experience using mobile wallet services. This sampling method is suitable when the target population includes respondents with specific knowledge or experience of the phenomenon under study.

Instrumentation and Measures: The primary instrument employed in this study was an organized questionnaire. The researcher used this tool because it provides standardized, quantifiable measures of respondents' perceptions of FinTech service quality, trust, and customer contentment. The questionnaire items were adapted from previously validated scales in the FinTech and service quality literature to ensure content validity and reliability. Several empirical studies have used structured questionnaires to measure constructs such as service quality, trust, and customer satisfaction (Alalwan et al., 2017; Tam & Oliveira, 2017; Thakur & Srivastava, 2014), thereby validating the use of survey instruments in this context. All items were tailored to the mobile wallet environment in Jordan and measured on a 5-point Likert scale from 1 (strongly disagree) to 5 (strongly agree).

In this study, trust is conceptualized as a multidimensional construct comprising three key elements. Competence reflects the provider's ability to reliably and efficiently carry out financial transactions. Integrity captures the provider's adherence to fair policies, comprehensive security protocols, and honest communication. Benevolence refers to the perception that the provider genuinely acts in the user's best interests (Mayer, Davis, & Schoorman, 1995). The questionnaire items used in this study were adapted from validated FinTech literature (Liu, Wang, & Chen, 2020; Alalwan et al., 2017) to capture these three dimensions. For instance, items assessing system performance reflect competence, while questions related to data protection reflect candid communication, integrity, and benevolence. Together, these parts illustrate the detailed ways in which trust shapes users' experiences and engagement with mobile wallet platforms.

To ensure conceptual rigor, the trust construct in this study is operationalized through the multidimensional framework of Mayer et al. (1995), which claims that trust in a provider is a function of perceived competence, refers to the provider's technical skill and ability to perform transactions reliably. Integrity pertains to the provider's adherence to fair policies, safety procedures, and ethical standards. Benevolence reflects the belief that the provider acts in the user's best interest beyond only profit-seeking.Our measurement instrument was adapted from validated FinTech literature to ensure these three dimensions are collectively captured. For instance, items related to system performance address competence, while those regarding data protection and honest communication capture integrity and benevolence.

Data were collected through a structured online questionnaire distributed via popular social media platforms in Jordan, including Facebook, WhatsApp, and LinkedIn. Online data collection was used because it is efficient, has broad coverage, and is well-suited to reaching technologically active users who are more likely to use mobile wallet services. A total of 450 questionnaires were distributed during data collection. Of these, 367 questionnaires were returned, yielding a response rate of about 81.6%. After screening responses for completeness, consistency, and quality, 31 questionnaires were excluded due to missing data or patterned responses. As a result, 336 questionnaires were deemed valid and retained for final analysis. This final sample size exceeds the minimum threshold recommended for structural equation modeling and moderation analysis and is thus statistically powerful and robust (Hair & Alamer, 2022). Furthermore, the data collection process was conducted anonymously to protect participants' privacy and maintain data validity. All responses were kept confidential and were analyzed solely for academic purposes.

Data Analysis Technique: Partial Least Squares Structural Equation Modeling (PLS-SEM) was used to examine the hypothesized relationships between FinTech service quality, trust, and buyer satisfaction, specifically testing H1 (the effect of service quality on satisfaction) and H2 (the moderating role of trust). This data analysis technique has been employed by several researchers in the FinTech and digital financial services field (Hair et al., 2019; Hair et al., 2022). The data analysis followed a two-step approach to test the measurement model and assess the reliability and validity of the constructs, including internal consistency, convergent validity, and discriminant validity. And fitting the structural model to evaluate the hypothesized relationships and the moderation effect (Hair et al., 2022).

4. Results and Discussion

4.1 Evaluation of Measurement Model

Before examining the hypothesized structural links, the measurement model was evaluated to ensure the adequacy of the constructs in terms of reliability and validity. In accordance with previously established PLS-Sem guidelines, the evaluation focused on indicator reliability, internal consistency, and convergent validity. The standardized factor loadings of all the measurement indicators are presented in Figure 1, while the reliability and validity statistics at the construct levels are reported in Table 1. As shown in Figure 1, all measurement items show good standardized loadings that are higher than the recommended 0.70, and all indicators are OK for use. The loadings for FinTech Service Quality range from 0.734 to 0.870, indicating that the indicators are very suitable for measuring the underlying construct. Similarly, the Trust construct showed fairly consistent loadings ranging from 0.764 to 0.859, indicating sound measurement of users' perceptions of trust in the mobile wallet environment. The indicators of customer satisfaction also show high correlations, ranging from 0.817 to 0.873, thereby confirming that customer satisfaction has been measured with high precision. Collectively, these results show that each indicator accounts for a large percentage of the variance in its respective latent variable.

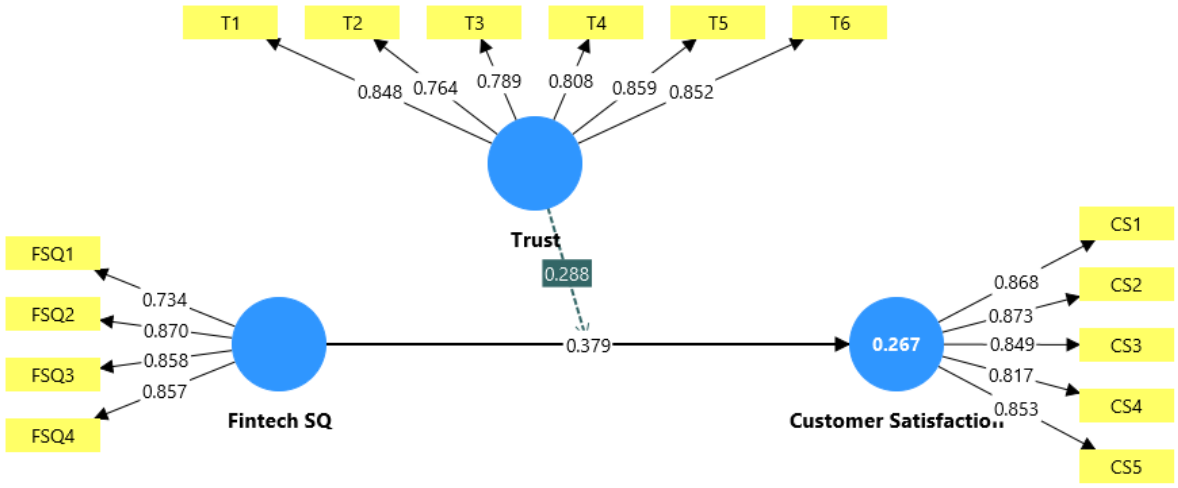

Fig. 1. Evaluation of Measurement Model

In addition to the above analyses, internal consistency reliability was assessed using Cronbach's alpha and composite reliabilities (ra and rc), as shown in Table 1. All constructs exceeded the traditional threshold of 0.70 for all three types of reliability measures. FinTech Service Quality showed especially strong inter-agreement with a Cronbach's alpha of 0.907 and a composite reliability of 0.930. Trust also showed high reliability (Cronbach's alpha and composite reliability of 0.903 and 0.925, respectively). Customer satisfaction was rephrased as a reliability criterion; that is, the data collection method showed a statistical Cronbach's alpha of 0.849, and composite data reliability was 0.899. These results verify that the measures used in the study are stable and internally consistent. Convergent validity was performed with the average variance extracted (AVE). As indicated in Table 1, all constructs achieved scores of AVE values greater than the recommended cutoff value of 0.50. Specifically, FinTech Service Quality, Trust, and Customer Satisfaction each scored an AVE of 0.726, 0.674, and 0.692, respectively. These findings show that each construct explains more than half of the variance in the indicators, thus providing strong evidence of convergent validity. The results presented in Figure 1 and Table 1 indicate that the measurement model meets all recommendations for PLS-SEM analysis. The constructs have good indicator reliability, internal consistency, and reasonably adequate convergent validity. Accordingly, the measurement model is found to be robust and ready for further evaluation of the structural model and hypothesis testing.

Table 1.Construct Reliability and Validity

	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
FinTech Service Quality	0.907	0.930	0.930	0.726
Customer Satisfaction	0.849	0.854	0.899	0.692
Trust	0.903	0.911	0.925	0.674

The discriminant validity of the constructs was determined using the heterotrait-monotrait ratio (HTMT) criterion, as presented in Table 2. HTMT is widely considered in the relevant literature to be

a more rigorous and superior method for assessing discriminant validity in PLS-SEM models than the traditional method, as it explicitly tests the extent of construct similarity (Henseler et al., 2015; Hair & Alamer, 2022). According to the guidelines, HTMT values below the conservative threshold of .85 or the more liberal threshold of .90 indicate that constructs are empirically distinct. As shown in Table 2, all HTMT values are substantially below the recommended cut-off levels and thus provide strong evidence for discriminant validity between the constructs. The HTMT value between FinTech Service Quality and Client Satisfaction is 0.285, indicating that users' perceptions of service quality attributes are clearly differentiated from their overall satisfaction. Likewise, the HTMT value between FinTech Service Quality and Trust is 0.198, indicating that trust is a theoretically and empirically distinct construct rather than a derivative of perceptions of service quality. The HTMT value between Trust and Customer Satisfaction appears to be quite low (0.146), further confirming that, even though trust and contentment are fairly close in the digital financial services context, they measure different conceptual domains (Henseler et al., 2015). The low values of HTMT ratios presented in Table 2 indicate that the measurement model meets the discriminant validity criterion. These results suggest that each construct explains unique variance and that concerns about construct overlap or lack of conceptual distinctiveness are low. Consequently, establishing discriminant validity provides a strong basis for interpreting structural relations and testing hypotheses with confidence (Hair et al., 2019).

Table 2. Discriminant Validity (HTMT**)**

	FinTech Service Quality	Customer Satisfaction	Trust
FinTech Service Quality	-		
Customer Satisfaction	0.285	-	
Trust	0.198	0.146	

4.2 Evaluation of Structural Model

Following the measurement model evaluation, the structural model was assessed using a bootstrapping procedure with 5000 resamples, as recommended by PLS-SEM for significance testing to obtain robust standard errors, t-statistics, and confidence intervals for the estimated path coefficients (Hair et al., 2019). This approach does not rely on probabilistic assumptions, permits reliable inference without making them, and is especially appropriate for certain complicated models involving interaction effects. The estimated relationships among structures and the corresponding t-values are presented in Figure 2, and the detailed results of the hypothesis tests are presented in Table 3. FinTech service quality significantly and positively affects customer satisfaction ($\beta = 0.379$, $t = 4.273$, $p < 0.001$). This outcome implies that higher levels of system reliability, security features, functional performance, and user interface quality significantly increase overall user satisfaction with the mobile wallet service. The magnitude of the path coefficient indicates a meaningful explanatory contribution, supporting the notion that FinTech service quality is an inherent feature of satisfaction in FinTech environments. This finding is consistent with previous research on digital services and mobile payments, which indicates that perceived service quality is central to post-adoption evaluations. Beyond the direct effect, the analysis also reveals a significant moderating effect of trust on the relationship between FinTech service quality and customer satisfaction ($b = 0.288$, $t = 3.213$, $p = 0.001$). The positive and significant interaction term suggests that trust boosts the effect of service quality on customers' satisfaction. In other words, improvements in service quality have a greater effect when users' trust in the mobile wallet provider

increases. Conversely, the lower the level of trust, the lower the satisfaction outcomes with the same level of provided technical or functional service quality, pointing toward the contingent nature of the effects of service quality. The interaction pattern in Figure 2 emphasizes the synergy between service quality and trust. Trust seems to function as a psychological and interpretive mechanism that shapes how users judge service performance, thereby reducing uncertainty and amplifying positive signals of service quality. The explained variance in customer satisfaction (R2 = 0.267) further suggests that the model explains a moderate level of customer satisfaction, which is considered acceptable in behavioral research in the fields of FinTech and information systems (Hair et al., 2019).

The structural model accounts for 26.7% of the variance in customer satisfaction (R2 = 0.267). This value is considered acceptable and statistically meaningful within the context of complex behavioral models in FinTech, where satisfaction is influenced by numerous psychological and contextual factors. However, it also indicates that 73.3% of the variance is attributable to variables not included in the current model, highlighting the multifaceted nature of mobile wallet satisfaction. Potential omitted predictors for future research include perceived financial incentives (such as promotions and cashback), platform interoperability, perceived ubiquity, and competitive pressure from alternative payment methods. Therefore, the findings should be interpreted as emphasizing the significant roles of service quality and trust, rather than providing a comprehensive model of all determinants of customer satisfaction.

Table 3.Evaluation of Structural Model

	Original sample (O)	Sample mean (M)	Standard deviation	T statistics (|O/STDEV|)	P values	Decision
FinTech Service Quality → Customer Satisfaction	0.379	0.389	0.089	4.273	0.000	Supported
FinTech Service Quality * Trust → Customer Satisfaction	0.288	0.277	0.090	3.213	0.001	Supported

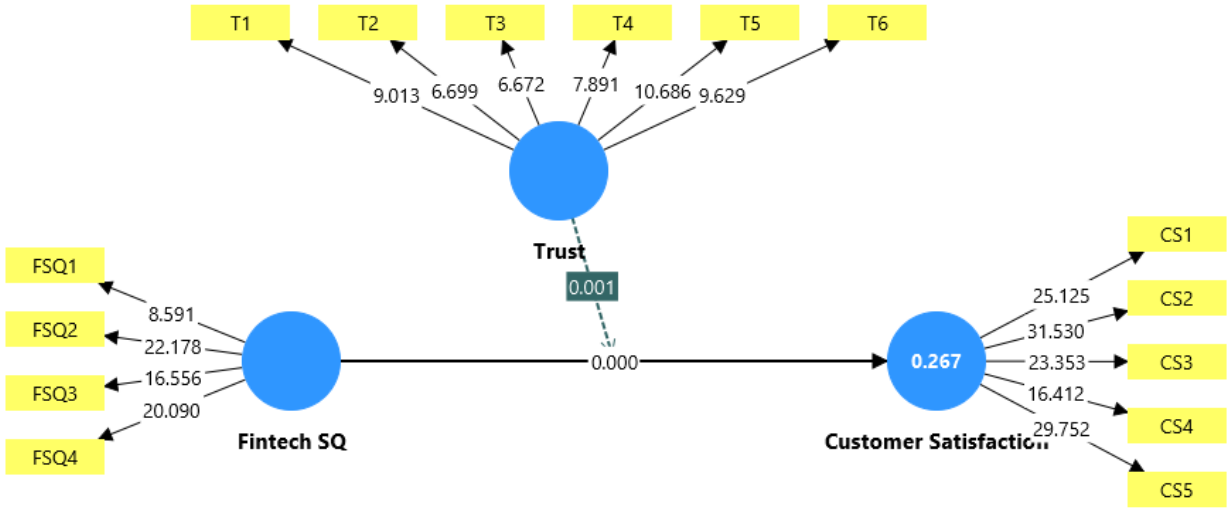

Fig. 2: Structural Model Results (Path Coefficients and Significance Levels)

5. Discussion

This research focused on the relationship between customer satisfaction and the quality of FinTech services in the context of mobile wallets in Jordan, with an emphasis on trust. The findings are straightforward: higher perceived FinTech service quality is associated with greater customer satisfaction, and the strength of this relationship is influenced by trust. Therefore, in developing countries, a statistically significant association exists between customer satisfaction and the combination of technological development and personal trust.

5.1 The Influence of FinTech Service Quality on Customer Satisfaction

Trust is conceptualized as a multifaceted construct comprising three essential dimensions: competence, integrity, and benevolence. Competence reflects the provider's ability to handle financial transactions smoothly and reliably. Integrity captures the extent to which the provider follows fair policies, safeguards user data, and communicates honestly. Benevolence represents the perception that the provider genuinely acts in the user's best interest. These dimensions were measured using questionnaire items adapted from established FinTech studies (Mayer, Davis, & Schoorman, 1995; Alalwan, Dwivedi, & Rana, 2017; Liu, Wang, & Chen, 2020). For instance, questions related to system performance reflect competence, while items concerning data protection and candid communication capture integrity and benevolence. Collectively, these dimensions illustrate the nuanced ways in which trust shapes user interactions and confidence in mobile wallet platforms.

There is a positive relationship between service quality and satisfaction ($\beta = 0.379$, $t = 4.273$, $p < 0.001$), supporting the first hypothesis. Users report higher satisfaction levels when they perceive mobile wallets as dependable, safe, and easy to operate. There is substantial literature supporting this connection. Models similar to this include Bhattacherjee (2001) and the IS success framework of DeLone and McLean (Tam & Oliveira, 2017). These models focus on perceived service quality, retention, and adoption, particularly in services that involve the most sensitive financial information. In Jordan, where users fear system failures and insecure digital systems, it is crucial to provide high-performance, secure systems to increase satisfaction. The evidence suggests that investment in digital infrastructure and interface design may be associated with higher customer satisfaction and loyalty.

The effect size ($\beta = 0.37$) stresses the need for proper contextualization. Compared with similar studies conducted in developed markets, this effect size is significantly larger. For example, in the context of mobile payment services in China, Zhou et al. (2020) found that $\beta = 0.24$ for the impact of service quality on customer satisfaction, whereas Tam and Oliveira (2017) reported $\beta = 0.31$ for mobile banking services in Portugal. The effect size in the Jordanian sample is larger, which can be attributed to Jordan's emerging-market status: its digital payment infrastructure is less developed, there are fewer alternative payment methods, and users' satisfaction levels are more sensitive to changes in service quality. Hence, the standard of service quality and competitive environment in developing markets differ from those in developed markets, making investments in service quality more economically viable.

5.2 The Moderating Role of Trust in the Relationship Between Service Quality and Client Satisfaction

We can also confirm the second hypothesis, as trust indeed moderates the relationship between FinTech service quality and client satisfaction ($\beta = 0.288$, $t = 3.213$, $p = 0.001$). At higher levels of trust, the positive relationship between service quality and satisfaction is stronger. If users trust a service provider, service improvements lead to greater increases in satisfaction, whereas in a low-trust environment, service quality upgrades will not significantly increase satisfaction until trust is built. Trust shapes recipients' perceptions of a provider's competence and concern, and protects a provider from the negative consequences of service quality issues. This is an important dimension. Service quality is an

attribute of the core service, but trust is not. If trust is high, recipients not only attribute service quality to provider competence and concern, but also view occasional performance delays as acceptable. If trust is low, positive performance is undervalued and may be seen as a lack of concern for recipients. All in all, a positive, trust-based service quality performance is the most satisfying service experience. This leads to the study's concluding implications.

The results refute the widely accepted additive models in FinTech (Alalwan et al., 2017; Nguyen & Dao, 2024), which do not account for interaction effects. Results reveal a significant interaction effect ($\beta = 0.288$, $p = 0.001$), indicating that trust moderates the relationship between service quality and satisfaction. In this case, trust serves as a boundary condition, constraining the extent to which service quality translates into satisfaction. This suggests that previous researchers may have overestimated the service quality effect. Such an interaction is consistent with social exchange theory, a contextual theory that posits that trust reduces perceived risk and uncertainty, consequently strengthening positive exchange evaluations (Morgan & Hunt, 1994). This is especially evident in the case of mobile wallets in emerging economies. In Jordan, trust is a particularly defining factor, as confidence in institutions is weaker than in developed economies' regulatory systems, which remain nascent, and consumer concerns are disproportionately centered on privacy and security (Alhanatleh et al., 2024; Salah & Ayyash, 2025).

From a theoretical standpoint, the findings add to the FinTech literature in three distinct ways. First, contests the additive models that have predominated in earlier studies (Alalwan et al., 2017) by showing that trust and service quality interact rather than combine. Second, it positions trust as a boundary condition—a psychological construct that explains how service quality translates into satisfaction and how it does so. Third, it integrates two previously disparate streams: the technology acceptance models (system attributes) and the relationship marketing (relational) theories, demonstrating the need to do so to thoroughly understand FinTech satisfaction.

The effectiveness of a FinTech service system depends greatly on how well it manages cyber risks. In the Jordanian context, this goes beyond simply applying encryption at the application level. It requires a coordinated, comprehensive approach to data protection aligned with the Central Bank of Jordan (CBJ) regulations (Central Bank of Jordan, 2023).

From an informatics management perspective, cybersecurity is not only a technical feature; it is a core capability of the entire service system (Al-Omoush, 2026). Providers must manage risk across several linked layers. At the platform level, this involves ensuring that APIs operate securely and that transaction-clearing processes are stable and resilient (National Strategy for Electronic Payments, 2023). At the governance level, it means complying with data protection and consumer rights regulations, while also managing user information responsibly and ethically within the payment ecosystem (CBJ, 2016). At the institutional level, regulatory supervision plays a crucial role. Active engagement with regulators and adherence to the national framework helps create an environment where users feel protected and confident in the system (Al-Amarneh et al., 2023; Business Perspectives, 2024).

When providers clearly demonstrate that their technical infrastructure complies with national governing standards, users are more likely to feel secure. This reduces concerns about system errors or data misuse and allows them to focus on the benefits and convenience mobile wallets offer (Al-Dosari et al., 2024).

This study conceptualizes satisfaction as statistically associated with systemic trust, where trust does not reside solely in the provider but in the performance of the entire interconnected service system. Through integrating technology acceptance (system attributes) with relationship marketing (relational trust), this research offers empirical evidence for the need to design digital service ecosystems that are both technically secure and relationally responsive. Data emphasizes that in emerging markets, successful service informatics requires the orchestration of reliable payment clearing, seamless merchant integration, and transparent oversight protocol.

The measurement attributes of this study are of the highest quality. All measurement constructs in the study attained and surpassed the highest thresholds for reliability (Cronbach's $\alpha > 0.85$, $CR > 0.90$), convergent validity ($AVE > 0.67$), and discriminant validity ($HTMT < 0.29$), all well below the established cutoff criteria. Such attention to measurement rigor increases confidence in the structural assessment and ensures that the effects in the relationships are those that are psychometrically claimed (construct relationships, not measurement bias).

The model explains for 26.7% of the variance in satisfaction, a meaningful contribution to the field of behavioral research, and consistent with benchmarks established for consumer satisfaction modeling in the FinTech sector (Hair et al., 2019). On the other hand, the unexplained variance (73.3%) is equally meaningful and indicates additional attributes that affect satisfaction. Attributes such as brand reputation, value perception, switching costs, social influence, network effects, technology readiness, and other individual differences are likely to contribute to satisfaction. Not having the other attribute in the model is not a deficiency of the model but rather an opportunity. It indicates that comprehensive research is needed. More extensive models, which incorporate the systemic components (service quality, security), relational components (trust, commitment), the economic components (perceived value, switching costs), and the psychological individual components (technology readiness, experience), are necessary to achieve an integrated understanding of the formation of satisfaction in the context of digital financial services.

6. Conclusion

The findings demonstrate that users' trust in digital wallet providers plays a critical role in shaping the impact of service quality on customer satisfaction for mobile wallets. In Jordan, trust functions as a moderating variable in the service quality-satisfaction relationship ($\beta = 0.288$, $p = 0.001$). These results contrast with earlier additive models in the FinTech literature and may be considered innovative. This study distinguishes itself by examining service quality and trust as interrelated constructs. In digital economies characterized by low trust, initial satisfaction with mobile wallets is primarily driven by trust. The integration of technology acceptance and relationship marketing models suggests that digital financial services encompass both relational and technological dimensions, which are often extensive yet disconnected. The findings are clear and constructive. FinTech providers are encouraged to develop integrated frameworks involving strategic alliances, partnerships, and infrastructure financing to enhance security, transparency, and reliability. Legal frameworks should prescribe data security and protection processes, while service quality initiatives should foster trust. The collaborative outcome should be the integration of data security, consumer education, and industry synergy. The study is limited by its single-country, cross-sectional design and unaccounted-for variance, the lack of longitudinal and cross-cultural pluralism frameworks, and the integrated model of several brand equity, perceived value, and disparate individual attributes need to be addressed. The continued advancement of mobile wallets integrated with blockchain and AI is changing how financial technology services are provided. However, one thing is certain: satisfaction will always be present in the union of trust and technology. The system works, and users trust the system. Service providers who manage the optimal combination of the two variables will be best positioned to drive the digital transformation of finance. This study still uniquely situates the interdependence of the two trusts, the technology with the human, and the relational with the technological.

Despite the contributions of this study, several limitations should be acknowledged. First, while our model focuses on the core relationship between FinTech service quality, trust, and customer contentment, some widely studied constructs—such as perceived risk, perceived value, social influence, and ease of use—were not included. Guided by the principle of parsimony. Second, Purposive sampling enabled efficient access to active mobile wallet users, but it may introduce selection bias. In Jordan, mobile wallet users are predominantly younger, urban, and tech-savvy, a profile reflected in our sample. Consequently, the findings should be interpreted with caution when generalizing to older or less

digitally connected populations. Employing mixed-methods approaches in future studies could help capture a broader range of user perspectives.

Additionally, the cross-sectional design of this study provides a snapshot of user perceptions at a single point in time. Therefore, the results describe associative and predictive relationships rather than established causal effects. Future studies could adopt longitudinal or panel designs to examine how perceptions of service quality and trust evolve, thereby offering stronger evidence of temporal sequences and potential causal mechanisms underlying customer satisfaction in FinTech contexts. Finally, while this study focused on system-level and relational factors (Service Quality and Trust), it did not account for individual-level differences, such as digital literacy or technology readiness. Subsequent studies should explicitly integrate computer literacy as a formal construct—either as a moderator or a control variable to determine whether the influence of trust on service satisfaction varies across levels of technical ability.

This study also provides important practical implications. Strengthening security, improving service quality, and enhancing interoperability are critical for building trust in FinTech services. Collaborative efforts between providers, industry stakeholders, and policymakers are essential to ensure sustainable growth and user confidence."

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