

Fintech-Enabled Payment Solutions in Omnichannel Retail: Trust, Transaction Behavior and Digital Financial Interfaces

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Abstract: This study examines fintech-enabled payment solutions in omnichannel retail as consumer-facing financial technologies that shape transaction behavior, trust formation, and the functioning of digital financial ecosystems. The study draws conceptually on digital payment adoption research, trust-based perspectives on fintech platforms, and the broader view of payment technologies as components of digital financial ecosystems. Rather than treating payment merely as the final operational step of a purchase, the paper conceptualizes mobile payments, digital wallets, and related solutions as financial interfaces through which consumers evaluate speed, reliability, security, and the credibility of the wider retail-financial environment. The empirical basis of the paper is a consumer survey originally designed to examine omnichannel shopping experiences, which is reinterpreted here through the lens of payment-related trust, perceived ease of use, process continuity, and perceived control. The findings show that consumers assign high importance to integrated channel operation, simplicity, transparency, and reliable information, and that coherent omnichannel environments are associated with stronger trust, greater return intention, and a higher sense of control during shopping. The study suggests that payment-related trust is embedded in consumers' broader evaluations of whether retail processes are consistent and reliable across channels. While the empirical material provides meaningful support for the trust- and adoption-related dimensions of the framework, the relationship between specific payment forms and responsible financial behavior remains more exploratory. The article contributes by repositioning payment within omnichannel retail as a fintech-related financial interface that influences consumer trust, transaction-related behavior, and the broader logic of digitally mediated financial interaction. The paper also argues that mobile payments, digital wallets, and BNPL should be treated as distinct fintech models with different implications for trust, perceived risk, and consumer behavior.

Keywords: Omnichannel retail, Fintech-enabled payment solutions, Consumer trust, Adoption intention, Digital payments, Customer experience, Perceived ease of use, Responsible financial behavior.

1. INTRODUCTION

Fintech-enabled payment solutions have become a central component of contemporary consumer markets. Mobile payments, digital wallets, and other digitally mediated payment mechanisms should not be understood merely as transaction-completion tools, but as financial technologies that shape how consumers perceive trust, security, speed, control, and the credibility of the transaction environment. In this sense, payment solutions operate as financial interfaces through which transaction behavior and digitally mediated financial interaction are structured. Digitalization and advances in information technology have fundamentally transformed the retail industry and consumers' shopping habits. Previously linear purchasing processes have increasingly been replaced by complex customer journeys in which consumers move between various online and offline touchpoints, and the stages of searching, evaluating, purchasing, and follow-up are no longer tied to a single channel. The omnichannel approach responds precisely to this change: its essence lies in the synergistic management of channels and touchpoints to ensure that both customer experience and corporate performance can be optimized (Verhoef *et al.*, 2015; Cai & Lo, 2020).

The conceptual development of omnichannel customer experience also shows that, for consumers, compatibility, continuity, and consistency across channels are key to the formation of omnichannel purchase intent (Shi *et al.*, 2020).

However, the success of omnichannel operations does not depend solely on information access, inventory integration, or the coordination of logistics processes. One of the most critical points in digitally mediated consumption is the payment interface, because it is the moment when technological trust, transaction execution, and financial decision-making converge. According to the literature, channel integration has a positive effect on consumer trust and patronage intention, partly because it increases consumers' sense of empowerment and reduces uncertainty in the purchasing process (Zhang *et al.*, 2018). Furthermore, in an omnichannel environment, better channel integration also positively influences cognitive and affective customer experience, suggesting that transaction points—including payment—play not merely an operational role but also a role in shaping the experience (Gao *et al.*, 2021).

Digital payment innovations, particularly mobile payments, digital wallets, and Buy Now, Pay Later (BNPL) schemes, have opened up a new dimension in retail. These payment forms should not be treated as interchangeable, however, because they differ in transaction logic, platform dependence, risk structure,

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and likely behavioral consequences. Empirical research on mobile payments consistently shows that perceived ease of use, utility, and trust are key determinants of adoption intention, while perceived risk reduces usage intention (Trütsch, 2016; Bethlendi & Szócs, 2022; Yan *et al.*, 2023; Zhao *et al.*, 2024; Li *et al.*, 2023a; Li *et al.*, 2023b.). Recent research examining trust-building mechanisms suggests that trust is not only directly important for the continued use of mobile payments but can also function as a mechanism linking process evaluations and future usage (Nugroho & Paramita, 2024). Digital payment solutions are therefore not merely technological developments but also important determinants of consumer decision-making, risk perception, and trust in merchants (Martínez-Navalón *et al.*, 2023). More importantly, fintech-enabled payment solutions should be conceptualized as financial technologies embedded in broader digital ecosystems involving retailers, payment service providers, mobile platforms, and consumers. This ecosystem-oriented view is particularly important because fintech development increasingly depends on the interaction of traditional financial institutions, startups, platforms, regulators, and technology providers (Bethlendi & Szócs, 2022).

For modern consumers, it is now a fundamental expectation that the payment process be fast, simple, secure, and consistent across channels. In an omnichannel environment where the shopper researches online, compares prices in a mobile app, and then makes a purchase in a physical store—or vice versa—the quality of the payment experience becomes an integral part of the overall brand experience. According to the literature, omnichannel purchase intention and seamless movement across channels are particularly influenced by compatibility, perceived risk, and cross-channel consistency (Shi *et al.*, 2020; Cui *et al.*, 2022). Consequently, the role of fintech tools extends beyond transaction processing: they can also contribute to the development of consumer trust, usage intention, and a positive omnichannel experience (Gao *et al.*, 2021; Zhang *et al.*, 2018).

At the same time, the spread of fintech-enabled payment solutions may have mixed consequences. While frictionless, fast, and convenient digital payments can increase acceptance and enhance customer experience, certain solutions—particularly BNPL—may be more problematic in terms of financial control, responsible consumer decisions, and impulsive purchasing. Prior research indicates that BNPL use may be associated with higher spending, reduced cost salience, and more complex patterns of financial behavior (Kumar *et al.*, 2024; Powell *et al.*, 2023). These findings justify an examination of how payment-related innovations relate to trust, perceived

control, and responsible financial behavior in retail environments.

The relevance of this topic stems from the fact that omnichannel commerce and digital payment technologies have become central to retail competitiveness, while the consumer implications of individual payment solutions are not uniform. It is already evident in the international literature that the relationships among channel integration, trust, patronage intention, and digital payment acceptance constitute an important area of research; however, the joint examination of these relationships remains limited (Verhoef *et al.*, 2015; Zhang *et al.*, 2018). The present study therefore explores how fintech-enabled payment solutions may be interpreted within omnichannel retail as drivers of consumer trust, omnichannel adoption-related outcomes, and, more cautiously, responsible financial behavior. Empirically, the study builds on survey data originally collected in the context of omnichannel customer experience and reinterprets these findings through the lens of payment-related trust, ease of use, and perceived control.

The study is anchored in the fintech field through three complementary perspectives: digital payment adoption models, trust-based interpretations of fintech platforms, and ecosystem-oriented views that locate payment technologies within broader configurations of retailers, payment providers, platforms, and consumers. This theoretical grounding helps interpret payment not only as a retail touchpoint, but as a financial interface that shapes consumer–firm financial interactions.

2. RESEARCH GAP

The international literature extensively addresses issues related to omnichannel retail, customer experience, digital payments, and technology adoption; however, these research areas have largely developed in isolation from one another. Omnichannel research typically focuses on the relationships among channel integration, customer experience, trust, satisfaction, and patronage intention (Verhoef *et al.*, 2015; Zhang *et al.*, 2018; Gao *et al.*, 2021), while studies on mobile payments and other digital payment solutions primarily emphasize the role of perceived ease of use, utility, risk, and trust in explaining adoption or continued usage intentions (Martínez-Navalón *et al.*, 2023; Trütsch, 2016; Yan *et al.*, 2023). The intersection of these two research areas remains insufficiently integrated.

A further limitation of the existing literature is that fintech-enabled payment solutions are often discussed primarily as retail-supporting tools rather than as financial technologies in their own right. As a result,

insufficient attention is paid to how these technologies shape transaction-related behavior, structure trust formation at the point of payment, and operate within broader digital financial ecosystems that extend beyond the retailer-consumer dyad.

Another gap concerns the limited direct engagement with core fintech frameworks. While the literature frequently discusses trust, usability, and adoption, these constructs are not always interpreted through digital payment adoption models, platform-based trust perspectives, or ecosystem-oriented approaches to financial technology. This is particularly important because recent fintech research has highlighted the need to interpret adoption, trust, and usage intention through integrated perspectives that include trust determinants, transaction-related costs, and ecosystem-level developments (Zhao *et al.*, 2024; Li *et al.*, 2023a; Bethlendi & Szócs, 2022).

In particular, there are relatively few empirical studies that analyze in an integrated manner how fintech-enabled payment solutions used in an omnichannel retail environment influence customer trust, adoption-related outcomes, and responsible financial behavior. Most available omnichannel studies do not elaborate in detail on the role of payment as a distinct customer touchpoint, and research on digital payments rarely interprets its findings specifically within an omnichannel retail context (Cui *et al.*, 2022; Shi *et al.*, 2020). As a result, the psychological and behavioral consequences of payment innovations—such as the perception of control, impulsive purchasing, or conscious spending behavior—are not yet sufficiently embedded in the omnichannel literature.

Another gap is that the effects of various fintech payment methods—such as mobile payments, digital wallets, and BNPL—are often treated in research under a broad “digital payment” category, even though their operational logic and consumer implications may differ. In the case of BNPL, for example, several studies suggest that its use may be associated with higher spending, a reduced perception of cost, or more vulnerable patterns of financial behavior, which justifies treating this payment method separately from other digital payment forms (Kumar *et al.*, 2024; Powell *et al.*, 2023). Mobile payments, digital wallets, and BNPL differ not only in technical execution, but also in the kind of trust they require, the level of perceived financial risk they may involve, and the degree to which they alter spending salience and consumer control. This distinction is consistent with fintech research showing that perceived risk is not a single undifferentiated construct, but a multi-faceted

dimension that shapes fintech use in different ways across payment contexts (Li *et al.*, 2023b).

Based on these gaps, the present study reinterprets omnichannel experience findings through a fintech lens that emphasizes payment as a financial interface, differentiates between major fintech payment models, and highlights the role of trust, perceived risk, security, and digitally mediated financial interaction.

3. OBJECTIVES AND RESEARCH QUESTIONS

3.1. Objectives

The primary objective of this study is to examine fintech-enabled payment solutions in omnichannel retail as financial technologies that shape consumer trust, transaction-related behavior, and adoption-related outcomes within digitally mediated retail-financial environments. A second objective is to position payment more explicitly as a financial interface embedded in digital financial ecosystems, rather than merely as a functional step in the customer journey. A third objective is to explore how omnichannel dimensions such as simplicity, convenience, transparency, and continuity may inform the understanding of payment-related trust, perceived ease of use, and perceived control. Finally, the study seeks to identify the extent to which the available empirical material can support discussion of payment-type-specific implications, particularly in the case of BNPL. (Trütsch, 2016; Verhoef *et al.*, 2015; Zhang *et al.*, 2018).

3.2. Research Questions

Based on the above objectives, the study addresses the following questions:

Q1. How can fintech-enabled payment solutions be understood as financial technologies that shape consumer trust and transaction-related behavior in omnichannel retail?

Q2. What relationship can be identified between trust in payment-related retail processes and adoption-related outcomes, such as return intention and continued use?

Q3. To what extent do consumers associate integrated and transparent omnichannel processes with a stronger sense of control, security, and predictability during shopping?

Q4. What implications do omnichannel experience findings have for the future study of payment-specific differences among BNPL, digital wallets, and instant mobile payments?

4. HYPOTHESIS FRAMEWORK

Based on the theoretical background and the empirical scope of the study, the following hypotheses are proposed:

H1. The perceived ease of use, reliability, security, and transparency of fintech-enabled payment-related processes positively affect consumer trust.

In fintech research, trust is shaped not only by usability, but also by whether payment-related technologies are perceived as secure, predictable, and respectful of consumers' data and privacy expectations. This is in line with empirical studies showing that trust in fintech usage intention is influenced by perceived security, transaction-related considerations, and risk-related evaluations (Zhao *et al.*, 2024; Li *et al.*, 2023a; Li *et al.*, 2023b).

H2. Consumer trust positively affects adoption-related outcomes, particularly return intention and willingness to continue using integrated retail services.

H3. Consumers who perceive omnichannel shopping processes as transparent and coherent report a stronger sense of control during the shopping experience.

Exploratory proposition. Differences among BNPL, digital wallets, and instant mobile payments in relation to responsible financial behavior are theoretically relevant, but require direct payment-specific measurement and are therefore treated as a direction for future empirical research rather than as a directly tested hypothesis in the present study. In fintech contexts, trust is formed not only through general process quality, but also through consumers' perceptions that payment-related technologies are reliable, understandable, and capable of supporting secure and predictable transactions.

The proposed hypotheses are based on the assumption that consumer evaluations of integrated retail processes are shaped not only by functionality and usability, but also by trust and perceived control. When consumers experience omnichannel processes as simple, coherent, and easy to navigate, they are more likely to perceive the retailer as reliable and customer-oriented. In turn, higher trust is expected to support adoption-related outcomes such as continued usage and return intention.

At the same time, not all payment-related innovations are expected to have identical behavioral implications. While some solutions may enhance convenience without substantially affecting spending

behavior, others—particularly deferred-payment schemes such as BNPL—may alter cost perception and reduce the immediacy of spending awareness. In the present study, these differences are discussed as theoretically relevant extensions, but not directly tested due to the nature of the available empirical dataset.

5. THE RESEARCH CONCEPTUAL MODEL AND METHODOLOGY

5.1. The Research Conceptual Model

The conceptual model of the study is based on the assumption that fintech-enabled payment solutions in omnichannel retail should be understood as financial technologies rather than as purely operational checkout tools. These solutions function as consumer-facing financial interfaces through which transaction behavior is organized, trust is formed, and digitally mediated interactions between consumers, retailers, and payment infrastructures are coordinated. (Shi *et al.*, 2020; Verhoef *et al.*, 2015). Empirical findings on channel integration also indicate that integrated channel operations increase consumer trust, satisfaction, and patronage intention—that is, the likelihood of returning to the retailer (Zhang *et al.*, 2018).

This means that payment is not interpreted here only as a retail touchpoint, but also as part of a wider digital financial ecosystem involving technological platforms, transaction systems, and institutional trust structures.

This study narrows this framework by focusing specifically on the payment-related dimension of omnichannel shopping experience. Accordingly, the first starting point of the model is not only the perceived ease of use of fintech-enabled payment solutions, but also the perceived security and predictability of payment-related processes. This interpretation is consistent with recent fintech studies suggesting that usage intention is shaped not only by ease of use, but also by perceived transaction cost, perceived security, and risk-related evaluations (Li *et al.*, 2023a; Zhao *et al.*, 2024). In fintech contexts, these dimensions are closely linked to trust formation and to consumers' willingness to engage in digitally mediated transactions. Research on digital payment systems suggests that perceived ease of use is a central dimension of technology acceptance and is positively related to trust (Martínez-Navalón *et al.*, 2023).

The second central construct is consumer trust, which includes trust in the security and reliability of the payment-related process, trust in the retailer, and, more broadly, trust in the technological and institutional

environment through which payment is executed. This is particularly important in an omnichannel environment, where the consumer evaluates not just a single interface but the entire experience across channels, including the quality of the transaction process. The literature suggests that channel integration strengthens consumer trust, while digital payment research also identifies trust as a key explanatory factor in continued use (Nugroho & Paramita, 2024; Zhang *et al.*, 2018). Although direct privacy-related measurement is not available in the present dataset, privacy expectations remain theoretically relevant because payment technologies frequently involve data-intensive interactions and therefore shape consumers' perceptions of technological trustworthiness.

The third main variable is adoption-related outcome, operationalized here primarily through return intention and continued use of integrated omnichannel services. Prior research indicates that compatibility, continuity, and low perceived risk increase usage and purchase intention, while trust and ease of use are strongly associated with willingness to continue using digital solutions (Martínez-Navalón *et al.*, 2023; Shi *et al.*, 2020).

The fourth relevant element is perceived control, which reflects the extent to which consumers feel that shopping processes remain transparent, trackable, and manageable. In the present study, this variable is interpreted more broadly than narrow financial control in payment-specific research. It refers to whether integrated omnichannel processes contribute to a feeling of clarity, transparency, and confidence in the shopping journey.

Finally, the broader extension of the model concerns responsible financial behavior. While the present study does not directly test payment-type-specific behavioral consequences, prior literature suggests that certain fintech-enabled payment solutions—especially BNPL—may have implications for cost salience, spending awareness, and financial prudence (Kumar *et al.*, 2024; Powell *et al.*, 2023). This dimension therefore remains a conceptually relevant but empirically exploratory component of the present model. This broader dimension is also consistent with research showing that financial security and financially consequential decision-making are shaped by behavioural and contextual factors, which remain relevant when interpreting payment-related control and responsibility (Kálmán, Bárczi, & Zéman, 2021; Kálmán & Szőke, 2024).

In text form, the conceptual model describes the following relationships:

perceived ease of use + perceived security + transparency → consumer trust → adoption-related outcomes

and

integrated and predictable process experience → perceived control

and

payment-type distinction → theoretically different implications for perceived risk and responsible financial behavior

In this interpretation, perceived ease of use and transparency matter not only because they improve customer experience, but because they influence how consumers behave at the transaction stage and how they form trust in digitally mediated payment environments.

5.2. Methodological Approach

Methodologically, the study offers a fintech-oriented reinterpretation of omnichannel consumer experience data by focusing on payment as a financial technology and transaction interface rather than merely as a component of the retail journey. This study adopts a quantitative, exploratory design. Its empirical basis is a consumer survey originally conducted to examine omnichannel shopping experiences. In the present article, these survey results are reinterpreted through the conceptual lens of fintech-enabled payment solutions. Accordingly, the study does not rely on a payment-specific survey instrument in the narrow sense; rather, it uses omnichannel experience data to examine how simplicity, trust, continuity, and control-related perceptions may inform the understanding of payment-related adoption and financial-behavioral outcomes. The dataset does not directly measure platform trust, perceived privacy, or payment-type-specific financial risk, which means that these fintech-relevant dimensions can be incorporated conceptually, but not tested directly in the present study.

The empirical material used in the present article is based on a non-probability convenience sample collected through an online questionnaire. The final usable sample consisted of 120 respondents. Although this sample size does not allow broad generalization, it is sufficient for exploratory analysis and for identifying relevant patterns in omnichannel consumer experience that can be reinterpreted from the perspective of fintech-enabled payment solutions.

The original questionnaire contained items related to channel usage, process continuity, convenience,

trust, transparency, personalization, satisfaction, and return intention. In the present article, these dimensions are interpreted as conceptually related to perceived ease of use, consumer trust, adoption-related outcomes, and perceived control.

Data analysis relies primarily on descriptive statistics and theory-driven interpretation. The empirical material is used to identify patterns related to channel integration, trust, satisfaction, return intention, and perceived shopping continuity. These results are then interpreted in relation to the conceptual framework of fintech-enabled payment solutions. Because the original dataset was not designed as a payment-specific measurement instrument, the present analysis does not seek to provide a full direct hypothesis test for all proposed relationships. Instead, it offers an empirically informed exploratory interpretation and identifies areas for future hypothesis-testing research.

6. RESULTS

6.1. Sample Characteristics and Channel Usage

The empirical analysis presented below is based on the consumer survey conducted in the original thesis on omnichannel shopping experiences. In the available dataset, the final usable sample comprised 120 respondents, which means that the present article should be interpreted as a pilot empirical study built on a convenience sample rather than a statistically representative investigation. Despite this limitation, the dataset provides a useful basis for examining how consumers perceive integrated shopping journeys and which experiential dimensions may be reinterpreted from the perspective of fintech-enabled payment solutions.

The results show that online purchasing is already embedded in respondents' shopping routines, although mainly as a complementary channel. The largest share of respondents, 40% (48 people), shop online once or twice a month, while 26.7% (27 people) do so rarely and 22.5% (32 people) use online channels weekly. By contrast, physical stores remain highly significant in everyday consumption: 43.3% (52 people) reported purchasing in brick-and-mortar stores occasionally, and 25.8% indicated very frequent store usage. These findings suggest that respondents do not replace traditional retail channels with digital ones; instead, they combine them depending on the phase of the customer journey.

A central result of the thesis is the strong prevalence of channel combination. Nearly 85% of respondents reported that they actively combine online

and offline shopping solutions, which confirms that omnichannel behavior is already widespread in the examined group. Within this pattern, 54.2% (65 people) stated that they occasionally combine channels, 10.8% (13 people) do so regularly, and only 10.8% reported that they never rely on such combined solutions. The most frequently used channels were physical stores (68.3%, 82 people) and webshops (63.3%, 76 people), followed by mobile applications (35.8%), online marketplaces (31.7%), and social media channels (27.5%). When asked which channels influence their purchase decisions the most, respondents again highlighted physical stores (61.7%), webshops (45.8%), and social media (35.8%). Taken together, these results indicate that the omnichannel customer journey is shaped by a parallel use of offline and online touchpoints rather than by the dominance of a single channel.

These findings confirm that the sample is suitable for examining integrated omnichannel shopping behavior, as respondents regularly move between physical and digital channels instead of relying on a single retail interface. From a fintech perspective, these patterns indicate that consumers encounter payment across interconnected physical and digital transaction environments rather than as isolated channel-specific events.

6.2. Evaluation of the Omnichannel Experience

Respondents evaluated the omnichannel shopping experience overall in positive terms, especially when the brand's different channels appeared coherent and mutually reinforcing. The most important positive finding is that 71.7% of respondents (86 people) agreed that a brand seems more trustworthy when its channels operate in an integrated way. The same proportion stated that they are more likely to trust brands that behave consistently across different touchpoints. In addition, 65% (78 people) felt that an integrated omnichannel experience increases their sense of control during the shopping process, while 60.8% (73 people) reported that coordinated channel operation strengthens their emotional connection to the brand. These results are particularly relevant for the present article because they connect channel integration not only to convenience, but also to trust and perceived control.

At the same time, the results also reveal substantial frictions that weaken the positive effects of omnichannel integration. A large majority of respondents, 73.3% (88 people), had already experienced a situation in which a product appeared available online but was not actually in stock in the physical store, or vice versa. Furthermore, 45.8% (55

people) frequently encountered different prices across channels, while 46.7% reported inconsistent assortments or more complicated payment and delivery solutions depending on the interface they used. These findings clearly show that respondents value integration, but they also notice and penalize inconsistencies when channel coordination breaks down.

The continuity of the omnichannel process was evaluated positively but not exceptionally strongly. Overall, 43.2% of respondents (51 people) rated the continuity of the shopping process as good, while 11.9% (14 people) considered it excellent. The importance of process simplicity was especially pronounced: 45.7% (53 people) regarded a simple ordering process as important and 35.3% (41 people) as very important. This indicates that smoothness and procedural clarity are not secondary aspects of shopping but core evaluative criteria in consumers' assessment of integrated retail environments.

These findings suggest that trust in payment-related technologies is embedded in consumers' broader evaluation of transaction coherence, transparency, reliability, and predictability across interconnected retail channels.

6.3. Effects of Key Omnichannel Factors on Satisfaction and Loyalty

The results of the original thesis indicate that the key dimensions of omnichannel experience have a direct impact on satisfaction and loyalty. A particularly strong effect can be observed in relation to unified channel operation. More than half of the respondents, 50.8% (61 people), stated that a coherent and integrated shopping experience significantly increases the likelihood that they will purchase again from the same brand, while a further 37.5% (45 people) attributed a moderate effect to this factor. Only 10% (12 people) believed that unified operation has no meaningful influence on their return intention. These results strongly suggest that consumers interpret channel integration as a relational signal, not merely as an operational convenience.

The ranking of satisfaction drivers also helps specify which omnichannel elements matter most from a managerial point of view. The most important determinant of satisfaction was accurate and reliable information (31.7%, 38 people), followed by the convenience and simplicity of the shopping process (19.2%, 23 people), payment security (18.3%, 22 people), and the flexibility of delivery or pickup options (11.7%, 14 people). This hierarchy is especially valuable for the fintech-oriented reinterpretation of the

article because it shows that transaction-related and information-related elements are central to customer evaluation. In other words, the quality of the shopping experience is closely linked to whether the consumer perceives the process as transparent, easy to navigate, and safe to complete. This is particularly important for the present study, because it suggests that payment-related security is not a peripheral service element but a central component of omnichannel trust formation.

The findings on personalization point to a more mixed picture. While 50.8% (61 people) reported that they often receive personalized offers and 36.7% (44 people) encounter them occasionally, only 5.8% (7 people) stated that such recommendations are always present. Similarly, the perceived quality of data usage by brands remained moderate: 56.7% (68 people) evaluated it as medium, while 35.8% (43 people) rated it positively. This suggests that although data-driven personalization is visible in practice, consumers do not yet perceive it as consistently effective or particularly advanced. For the present article, this is an important indication that fintech-enabled payment solutions cannot rely on personalization alone; they must also be embedded in a broader architecture of trust, transparency, and convenience. These findings imply that fintech-enabled payment solutions are evaluated not only as convenient tools, but also as technologies whose perceived reliability and security shape transaction-related trust and future usage intentions.

6.4. Interpretation of the Results in Light of the Article's Framework

From the perspective of the present article, the thesis results provide indirect but meaningful empirical support for the trust- and adoption-related core assumptions of the conceptual model. The prominence of simplicity, speed, and seamless process continuity supports the proposition that perceived ease of use positively affects consumer trust. Likewise, the recurring emphasis on trust, satisfaction, and loyalty in the original thesis supports the assumption that consumer trust positively influences omnichannel adoption intention.

The third hypothesis, which assumes that perceived financial control mediates the relationship between fintech-enabled payment usage and repurchase intention, is only partially supported by the thesis data in their current form. The thesis clearly highlights the importance of transparent and secure processes, and respondents also associated integrated channel operation with a stronger sense of control. However, unless the questionnaire explicitly measured payment-related control or spending awareness, this

relationship can only be interpreted indirectly. This is also compatible with research emphasizing that financial behaviour and financial security are shaped by broader behavioural and awareness-related factors, which should be considered when examining payment-related control and responsibility (Kálmán & Szőke, 2024; Kálmán *et al.*, 2021).

The fourth hypothesis, concerning the differential impact of BNPL, digital wallets, and instant mobile payments on responsible financial behavior, requires even greater caution. The available thesis material strongly supports the importance of simplicity, trust, and transparency, but it does not yet provide visible evidence that separate payment types were empirically compared. Therefore, H4 should be treated as a theoretically grounded proposition that would require either a targeted extension of the original questionnaire or a new data collection phase for full empirical validation.

Overall, the empirical material is most suitable for supporting the relationships among process simplicity, trust, and adoption-related outcomes. By contrast, the responsible financial behavior dimension remains conceptually relevant but only indirectly addressed in the available dataset.

7. EMPIRICAL SYNTHESIS IN RELATION TO THE CONCEPTUAL FRAMEWORK

The empirical findings of the present study provide a useful basis for interpreting the proposed conceptual model, although the strength of support differs across its components. Most importantly, the results confirm that omnichannel consumers evaluate retail environments not only in terms of channel availability, but also in terms of process quality. Simplicity, continuity, transparency, accurate information, and coherent operation across channels emerged as central evaluative dimensions in the empirical material. These findings are particularly relevant for the present article because they indicate that payment-related trust and adoption cannot be understood independently of the broader omnichannel process in which they are embedded.

From the perspective of the conceptual framework, the strongest empirical support concerns the relationship between process simplicity and trust. Respondents attached high importance to ease, smoothness, and consistency throughout the shopping journey, while integrated channel operation was clearly associated with higher perceived trustworthiness. This suggests that perceived ease of use should not be interpreted narrowly as a feature of a payment interface alone, but more broadly as an experiential property of

the omnichannel retail process. In this respect, the empirical results are consistent with the assumption that simplicity and coherence contribute positively to consumer trust.

A similarly strong pattern can be observed in relation to adoption-related outcomes. The results show that trust, satisfaction, and return intention are closely linked in respondents' evaluations. Consumers were more likely to express repurchase intention when they perceived the retail environment as integrated, reliable, and easy to navigate. This provides meaningful empirical support for the argument that consumer trust contributes to continued engagement with omnichannel retail services. In the context of the present article, this relationship can be interpreted as indirectly supporting adoption intention regarding fintech-enabled payment solutions, insofar as such payment solutions form part of the integrated omnichannel journey.

The empirical material also points to the relevance of perceived control, but in a more indirect manner. A significant share of respondents reported that integrated omnichannel operation increased their sense of control during shopping, and they also placed considerable importance on secure and transparent processes. These findings indicate that control is a meaningful consumer response within omnichannel environments and may be linked to the usability and trustworthiness of transaction-related processes. However, since the underlying survey did not directly measure payment-specific financial control, the present study cannot test this mechanism in a strict fintech sense. Instead, the results should be interpreted as suggesting that perceived control is a theoretically important dimension that deserves more direct operationalization in future research.

The weakest empirical support concerns the payment-type-specific dimension of the model. Although respondents clearly valued payment security, process transparency, and flexibility, the original dataset did not compare BNPL, digital wallets, and instant mobile payments as distinct categories. Therefore, the present study cannot draw direct conclusions about differences among these payment methods in relation to responsible financial behavior. This part of the framework remains theoretically justified, but empirically underdeveloped in the current dataset.

Taken together, the findings suggest that the present study offers the most convincing empirical contribution in relation to the trust- and adoption-oriented elements of the conceptual model. The evidence supports the view that simplicity,

continuity, and transparency in omnichannel retail contribute to stronger trust and more favorable return-related outcomes. At the same time, the results also indicate that the financial-behavioral implications of fintech-enabled payment solutions, especially those related to spending awareness, control, and responsibility, require a more targeted empirical design. For this reason, the present article should be interpreted as an exploratory empirical bridge between omnichannel customer experience research and fintech-enabled payment research, rather than as a full direct test of all proposed payment-specific mechanisms.

8. DISCUSSION

More specifically, the study argues that fintech-enabled payment solutions in omnichannel retail should be understood as financial technologies that shape transaction-related behavior and trust formation, rather than merely as supporting elements of customer experience. The findings suggest that this connection is both theoretically meaningful and empirically relevant. More specifically, the empirical material indicates that consumers evaluate omnichannel retail environments primarily through dimensions such as simplicity, continuity, transparency, trust, and return intention. These dimensions are also highly relevant from the perspective of digital payment adoption, which supports the central argument of the article: payment-related processes should be understood as integral parts of the omnichannel experience rather than as isolated transactional functions.

From a fintech perspective, the relevance of the findings lies not only in showing that payment matters in retail, but in showing how payment technologies mediate consumer–firm financial interaction. In this sense, payment becomes a site where usability, trust, perceived security, and transaction-related judgment converge.

One of the central implications of the study is that payment should be theorized as a financial interface. At the point of payment, consumers do not simply complete a purchase; they also assess the reliability, clarity, credibility, and technological trustworthiness of the environment in which the transaction takes place.

This interpretation also broadens the relevance of the study beyond retail operations. Fintech-enabled payment solutions are embedded in wider digital financial ecosystems involving retailers, payment service providers, mobile platforms, and data infrastructures. As a result, trust in payment cannot be fully reduced to trust in the retailer alone; it is also

shaped by the perceived credibility of the surrounding technological and financial environment.

The results show that respondents do not treat online and offline retail channels as separate worlds. Instead, they combine them dynamically throughout the shopping journey, moving between physical stores, webshops, mobile applications, and, to a lesser extent, social media and marketplace interfaces. This finding confirms the basic assumption of omnichannel theory that value creation increasingly depends on the integration of touchpoints rather than on the standalone performance of individual channels. For the present article, this is important because it provides the broader context in which payment solutions operate. If shopping journeys are inherently cross-channel, then payment experiences must also be evaluated within that same integrated structure.

One of the most important findings of the study is that integrated omnichannel operation is strongly associated with consumer trust. Respondents reported that brands appear more trustworthy when their channels function coherently and consistently, and they were also more likely to express return intention under such circumstances. This suggests that the role of payment is not limited to settlement. Payment-related experiences are likely to reinforce trust when they are embedded in a coherent retail process, but they may also weaken trust when they reveal inconsistencies in stock availability, pricing, delivery conditions, or checkout procedures.

The results further show that process-related qualities matter greatly in shaping consumer evaluations. Simplicity, continuity, and accurate information were among the strongest factors associated with positive omnichannel experience, while transparent and secure processes were also highly valued. This is highly relevant for the fintech perspective adopted in the article. The present findings extend the logic of payment adoption research by suggesting that perceived ease of use is not confined to the payment interface alone. Rather, it appears to be produced through the broader coherence of the omnichannel journey. In other words, consumers may trust and adopt a payment solution not simply because it is easy to use in isolation, but because it fits smoothly into the overall shopping process.

Another relevant insight concerns the role of transparency and control. Respondents associated integrated omnichannel experiences with a stronger sense of control during shopping, and they also attached considerable importance to payment security and process clarity. These findings support the argument that perceived control is a meaningful

dimension in the relationship between omnichannel experience and payment-related trust. At the same time, the empirical material does not allow this relationship to be tested in a fully payment-specific way. The original survey did not directly measure consumers' perceived financial control over distinct fintech-enabled payment solutions, which means that the current study can only interpret this mechanism indirectly. Still, the findings point to an important theoretical implication: the perception of control may represent a bridge between the usability-oriented logic of payment adoption and the broader consumer-wellbeing concerns associated with responsible financial behavior.

The results also highlight the importance of inconsistency and friction. A substantial share of respondents reported discrepancies between online and offline stock availability, price differences across channels, and complications related to process execution. These frictions are particularly meaningful from the perspective of fintech-enabled payment solutions. Payment adoption does not occur in a vacuum; it is embedded in a broader retail environment in which inconsistencies may undermine the credibility of the entire transaction. Even a technically efficient payment solution may fail to generate trust if it is surrounded by conflicting information or poorly coordinated fulfillment processes. This observation strengthens the argument that payment-related trust should be conceptualized as part of omnichannel trust formation rather than as a purely financial-technology construct.

From the perspective of the proposed conceptual model, the findings provide the strongest empirical support for the trust- and adoption-related components of the framework. The results suggest that perceived simplicity and process smoothness are likely to contribute positively to consumer trust, and that trust, in turn, is closely linked to return intention and continued use of integrated retail services. The evidence is less direct, however, for the financial-behavioral dimension of the model. While the results indicate that transparency and control matter to consumers, they do not directly demonstrate how specific payment instruments influence spending awareness or responsible financial behavior.

This point is especially important in relation to BNPL. The literature suggests that BNPL can have different consumer consequences from instant payment methods, including higher spending, reduced cost salience, and potentially weaker spending control. The present study supports the relevance of these concerns at a conceptual level, but it does not provide direct empirical evidence on them. Therefore, the

article contributes more convincingly to the literature on omnichannel trust and adoption than to the literature on payment-specific behavioral consequences. This does not weaken the value of the study; rather, it clarifies its contribution. The study shows that omnichannel consumer experience research offers a productive empirical starting point for integrating payment-related concerns into retail theory, even if direct testing of financial-behavioral mechanisms still requires dedicated data collection.

This also underlines why BNPL should be analytically separated from mobile payments and digital wallets. While instant payment-oriented solutions are more closely associated with convenience and transactional continuity, BNPL introduces a deferred-payment structure that may alter cost salience, repayment awareness, perceived risk, and consumer control.

Overall, the discussion points to a broader conclusion: the role of payment in omnichannel retail should be theorized more explicitly. Payment is not simply a back-end technical function or the final administrative step of a purchase. It is one of the moments where the consumer directly experiences whether the retailer is coherent, reliable, transparent, and easy to engage with. In this sense, payment becomes an experiential and relational touchpoint. The present article therefore contributes to the growing recognition that fintech-enabled payment solutions should be examined not only through the lens of technology adoption, but also as part of how omnichannel value is created, perceived, and sustained.

9. LIMITATIONS

The present study has several limitations that should be acknowledged when interpreting its findings. First, the empirical basis of the article is not a payment-specific survey in the strict sense, but a consumer survey originally designed to examine omnichannel shopping experiences. As a result, the present paper should be understood as an exploratory empirical reinterpretation of omnichannel consumer experience data through the lens of fintech-enabled payment solutions. This design provides a meaningful basis for discussing trust, ease of use, process continuity, and adoption-related outcomes, but it is less suitable for directly testing all payment-specific mechanisms proposed in the conceptual model.

Second, the study relies on a non-probability convenience sample of 120 respondents. Although this sample is sufficient for identifying relevant patterns and generating theoretically meaningful insights, it does not

allow broad statistical generalization. The findings should therefore be interpreted as indicative rather than representative of the wider population of omnichannel consumers. In addition, the relatively modest sample size limits the extent to which more advanced statistical techniques and subgroup comparisons can be applied with confidence.

Third, the article draws primarily on self-reported perceptions, attitudes, and behavioral intentions. Such measures are widely used in consumer research, but they are inherently subject to response bias, recall bias, and social desirability effects. Respondents may overestimate the consistency of their own financial behavior or underestimate the extent to which convenience-oriented shopping environments influence impulsive decision-making. Consequently, the results are better interpreted as reflecting perceived consumer experience than objectively observed purchasing behavior.

Fourth, while the present article discusses BNPL, digital wallets, and instant mobile payments as conceptually distinct fintech-enabled payment solutions, the underlying empirical material did not directly compare these payment methods as separate categories. This is an important limitation, especially in relation to responsible financial behavior. The data provide a strong basis for interpreting the importance of simplicity, trust, transparency, and continuity, but they offer only indirect support for claims regarding payment-type-specific behavioral consequences. In addition, the study does not include direct measures of platform trust, perceived privacy, or payment-type-specific financial risk, even though these dimensions are central to fintech research. For this reason, the present article offers stronger conceptual anchoring than direct empirical testing in relation to core fintech frameworks.

Finally, the cross-sectional nature of the empirical material limits causal interpretation. The article identifies plausible relationships among perceived ease of use, trust, perceived control, and adoption-related outcomes, but it cannot demonstrate temporal sequencing or causal direction with certainty. For this reason, the conclusions of the study should be treated as theoretically informed and empirically supported at an exploratory level, rather than as definitive causal evidence.

10. FUTURE RESEARCH

The limitations of the present study point to several promising directions for future research. First, there is a clear need for a dedicated payment-specific survey instrument that directly measures the key constructs of

the proposed framework. Future studies should include validated items for perceived payment security, perceived privacy protection, perceived financial risk, trust in the fintech platform or payment provider, perceived control, spending awareness, and responsible financial behavior. Future research could also benefit from integrating indicators of financial behaviour, financial awareness, and financial security, as these dimensions may condition how consumers respond to fintech payment solutions (Kálmán & Szőke, 2024; Kálmán *et al.*, 2024). This would allow a more precise test of the relationships suggested in the present article.

Second, future research should distinguish more explicitly among different types of fintech-enabled payment solutions. In particular, BNPL, digital wallets, and instant mobile payments should not be treated as a single “digital payment” category, as their operational logic and likely consumer consequences differ substantially. A comparative design is particularly needed to distinguish among mobile payments, digital wallets, and BNPL, as these fintech models differ in immediacy, platform logic, credit structure, and likely implications for trust, risk, and consumer behavior. Such a design would be especially important for directly testing the payment-specific proposition related to responsible financial behavior.

Third, a larger and more diverse sample would substantially strengthen the empirical contribution of this line of research. Future studies should aim for broader demographic coverage and, where possible, probability-based or stratified sampling procedures. A larger sample would also allow the application of more advanced statistical methods, such as confirmatory factor analysis, structural equation modelling, mediation analysis, and multi-group comparisons across payment types or consumer segments.

Fourth, longitudinal research would be particularly valuable. Trust, adoption intention, and responsible financial behavior are unlikely to develop in a single moment; rather, they evolve over repeated interactions with retailers and payment systems. A longitudinal design could examine whether frictionless payment experiences strengthen trust over time, whether deferred-payment solutions alter spending awareness in the longer term, and whether early convenience gains eventually translate into repeat purchases or, conversely, into reduced financial control.

Fifth, future studies could combine self-reported survey data with behavioral or transactional data. This would help overcome one of the main limitations of perception-based research and would allow researchers to compare what consumers say with what

they actually do. For example, actual checkout completion rates, abandonment rates, repayment behavior in BNPL use, and channel-switching patterns could provide a stronger empirical basis for evaluating the real impact of fintech-enabled payment solutions on omnichannel retail performance.

Finally, future research should also consider contextual differences across countries, retail sectors, and consumer groups. Trust in payment technology, attitudes toward credit-like payment schemes, and expectations regarding channel integration may vary significantly depending on institutional context, financial culture, age, and digital literacy. Comparative international studies or sector-specific analyses could therefore make a valuable contribution to the literature by showing under what conditions certain payment solutions are more likely to enhance trust and adoption without undermining financial responsibility.

CONCLUSION

This article has argued that fintech-enabled payment solutions in omnichannel retail should be interpreted not simply as transaction-completion mechanisms, but as financial technologies that shape trust, transaction-related behavior, and the quality of digitally mediated financial interaction. The study was motivated by the observation that omnichannel retail research and digital payment adoption research have often developed in parallel, despite the fact that payment is one of the most critical touchpoints in the contemporary customer journey. By bringing these two streams together, the article aimed to show that payment-related processes are not merely technical transaction mechanisms, but integral components of how consumers evaluate the quality, coherence, and credibility of omnichannel retail environments.

Drawing on empirical material originally collected in the context of omnichannel customer experience, the study demonstrated that consumers place particular importance on convenience, continuity, simplicity, transparency, and trust when evaluating integrated retail processes. The findings also indicate that coherent channel operation strengthens perceived trustworthiness and increases the likelihood of return to the same retailer. These results provide meaningful empirical support for the argument that payment-related ease of use and transparency are likely to play an important role in shaping adoption-related outcomes in omnichannel contexts.

At the same time, the article has shown that the relationship between fintech-enabled payment solutions and responsible financial behavior is more

complex and cannot be treated as an automatic extension of adoption logic. While frictionless and integrated payment solutions may strengthen trust and improve the customer experience, certain payment forms, especially deferred-payment schemes such as BNPL, raise additional questions about perceived control, spending awareness, and financial responsibility. In this respect, the study contributes not only to the trust and adoption literature, but also to the emerging debate on the broader behavioral consequences of payment innovation.

The main contribution of the article lies in showing that fintech-enabled payment solutions can be conceptualized as financial interfaces embedded in omnichannel retail, through which consumers form trust, evaluate transaction quality, and navigate broader digital financial ecosystems. More specifically, the study suggests that trust in omnichannel retail may be partially explained by transaction-related qualities such as simplicity, transparency, and process continuity. This perspective broadens the traditional understanding of omnichannel integration by highlighting the strategic role of payment design in shaping consumer perceptions and future behavior.

Overall, the article suggests that fintech-enabled payment solutions should be understood not simply as transaction-completion mechanisms, but as financial interfaces through which consumers assess trustworthiness, security, predictability, and the quality of digitally mediated financial interaction. This perspective extends beyond the retail context by highlighting how payment technologies shape consumer–firm financial relationships within broader digital financial ecosystems. In this sense, payment is not only the end of the shopping process, but also one of the points at which financial trust becomes technologically mediated and behaviorally consequential.

JEL CODES

M31; G21; G41; L81

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