



CUSTOMER EXPERIENCE MANAGEMENT IN FINTECH PLATFORMS THROUGH INTERFACE DESIGN AND LOYALTY

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Abstract

This article develops a conceptual framework for managing customer experience in digital finance, emphasizing how interface design, service personalization, and loyalty governance collectively build trust. It identifies clear choices, process visibility, and respectful error messaging as the pillars of user control. Personalization is framed as decision support that must protect user autonomy through meaningful consent and data minimization. Meanwhile, loyalty is viewed as a durable relationship sustained by consistent promises, fair procedures, and credible service recovery. The paper proposes a governance model where microcopy, notification discipline, and security journeys align with moral expectations of fairness. The central thesis argues that sustainable growth in fintech depends on architectures that balance convenience with transparency and accountability. Achieving this requires strict alignment between product, compliance, and support teams. Ultimately, every interaction from fee disclosures to security protocols must communicate a consistent commitment to user dignity to reinforce long-term confidence and repeat usage.

Keywords: customer experience, fintech platforms, interface design, service personalization, loyalty governance, trust, privacy.

Introduction

The development of digital financial services has transformed how society interacts with money, risks, and daily decision-making. On fintech platforms, transactions become experiences that occur within a few screen touches; however, the psychological weight remains significant as it concerns feelings of security, trust, and the hope for convenience. Users evaluate services not merely based on successful transactions, but from the sense of being guided when choosing menus, the feeling of being protected when entering data, and the sense of being valued when encountering errors. This indicates that the way we communicate and provide useful information through digital media greatly determines user comfort (Ali et al., 2022; Sinambela & Darmawan, 2021). When the usage flow feels complicated, anxiety increases and users tend to seek other alternatives. Conversely, when the interface presents information clearly, users feel they have control. At this point, customer experience management becomes a core issue, as fintech platforms compete through the quality of interactions that are closely intertwined with the users' lives (Barbu et al., 2021). Customer experience in financial services also differs from entertainment services, because small mistakes can lead to significant consequences for the user. Therefore, experience design must account for cognitive, emotional, and moral aspects as a unified organizational decision.

In fintech, the interface is not just a visual display, but a meeting space between system rules, user needs, and the boundaries of compliance and security. The success of a service often depends on how easily the technology can be accessed and understood by people from various skill backgrounds (Arifin & Darmawan, 2021; Ramle & Mardikaningsih, 2022). The interface determines whether users understand the product, understand the costs, and understand the steps that must be taken to complete a transaction. When cost information is presented obscurely or too late, users may feel deceived even if the system is technically functioning. When navigation forces users to skip through several screens without explanation, users may feel a loss of control. A sense of loss of control in financial services decreases trust, because money demands certainty and clarity. A good interface reveals the structure of choices and guides users to recognize the consequences of

every decision, for example, in loans, investments, or recurring payments (Micu & Micu, 2021). Additionally, the interface also conveys organizational values through language, icons, and the sequence of steps. Language that is too technical can block access, while language that is too promotional can raise suspicion. Therefore, interface design on fintech platforms is a normative task that regulates the relationship between users and institutions through information and decision structures.

Service personalization on fintech platforms is becoming increasingly important because users come with different needs, risk preferences, and transaction habits. In the digital world, the quality of interaction when performing a transaction becomes the main key so that buyers feel confident in their choices (Darmawan, 2022b). Personalization can make users feel understood, for example, through relevant feature recommendations, timely reminders, or display settings that suit their needs. However, personalization also raises questions about the limits of data collection and data usage. In financial services, transaction data is not just technical data, but a mirror of lifestyle patterns (Vrontis et al., 2022). If users feel their data is used without clear consent, trust will decline even if the service feels convenient. Furthermore, aggressive personalization can result in a pressuring experience, as users feel pushed toward certain products. It is important for companies to realize that every individual continues to learn and adapt to changes around them (Kurniawan & Darmawan, 2021). Such nudges can be interpreted as manipulation, especially if the user does not understand the basis of the recommendation. Thus, personalization must be understood as an effort to balance relevance and autonomy. Autonomy means the user remains the final decision-maker. Relevance means the system helps simplify choices. This balance requires a customer experience policy that respects the dignity of the user as a financial subject.

Customer loyalty in fintech also possesses specific characteristics because the cost of switching services can be low, while the number of platform options continues to grow. Much like choosing everyday goods, product variety and the positive image of a big brand significantly influence a person's decision to stay (Al-Hakim, 2022). Loyalty cannot be built through promotions alone, as promotions are easily imitated and

quickly expire. Loyalty is stronger when users feel secure, feel they are treated fairly, and feel they receive consistent value. In financial services, consistency means predictable costs, easily understood policies, and responsive assistance when disruptions occur. A sense of trust and a pleasant experience in saving money will make customers feel satisfied and unwilling to move elsewhere (Darmawan, 2022a). Loyalty is also linked to emotional memory. A bad experience in a single incident can stick more strongly than several good experiences, especially regarding transaction failures or information leaks. Therefore, loyalty management must center on repeated trust, not just momentary satisfaction (Kandampully et al., 2015). Trust is formed when a platform demonstrates integrity, such as explaining the reasons for a transaction rejection, displaying process statuses honestly, and providing a reasonable dispute resolution path. Thus, loyalty in fintech is the result of a long-term relationship structured through interfaces, personalization policies, and the quality of post-transaction services.

The customer experience in fintech takes place within a chain of interactions that unify the processes of registration, identity verification, product selection, transaction, and assistance. Each part of that chain carries different cognitive and emotional loads. Registration demands initial trust, as users hand over personal data. A clear agreement between the user and the service provider is essential so that all parties feel at ease in collaborating (Da Silva et al., 2022). Verification demands patience, as users face procedures often deemed complicated. Product selection demands understanding, as many financial terms are difficult to comprehend. Transactions demand certainty, as users want clear and fast results. Assistance demands empathy, as users arrive when they are anxious or angry. If one part of the chain fails, the entire experience can collapse (Suryono et al., 2020). Therefore, customer experience management needs to view the service as a continuous flow, not as separate features. The interface must help users understand where they stand in the process. Personalization must help users choose the appropriate steps. Loyalty must be built through the guarantee that the platform will be present when the user needs it, not just when the user is transacting. In this way, customer experience becomes the basis of a fintech platform's legitimacy in the eyes of the user.

The primary problem in fintech customer experience management arises when organizations evaluate the experience solely as a matter of visual design (Cordeiro & Weevers, 2016). Sometimes we also need to pay attention to the values of goodness for the environment that grow in society within every decision made (Mardikaningsih et al., 2022). This narrow view ignores that experience is formed by clarity of information, accuracy of flow, and consistency of treatment. In financial services, users demand understandable reasons when the system rejects a transaction, delays a withdrawal, or requests re-verification. If the reasons are unclear, users perceive the incident as unfairness. Perceived unfairness can be more damaging than technical inconvenience because it touches upon the sense of being respected. Furthermore, interface design often faces tension between simplicity and completeness of information. If information is oversimplified, users lose their understanding of costs and risks. If information is displayed too densely, users become overwhelmed and click without reading. Both conditions can lead to regret and conflict. This problem becomes more complex when platforms introduce many products within a single digital financial application, causing the boundary between education and marketing to become blurred. In such circumstances, customer experience becomes an ethical arena, because the way a platform presents choices will determine whether users make a conscious decision or a rushed one.

Another problem relates to personalization and loyalty, especially when personalization is used to drive transactions without strengthening user understanding. Sales-oriented personalization can create an experience that feels manipulative, causing users to doubt the platform's intentions. This doubt affects the user's psychological relationship with the service, as users feel treated as targets rather than as customers who must be protected (Deery et al., 2006). Furthermore, personalization requires data, and non-transparent data usage can damage trust even when the benefits of personalization feel tangible. At the same time, loyalty management is often designed through point or reward programs that demand transaction frequency, so that loyalty is measured by activity rather than trust. Such measures of loyalty can encourage risky behavior, such as impulsive transactions, and can lead to a sense of regret. When regret arises, loyalty weakens. Another issue

stems from the fragmentation of support services, such as automated responses that do not resolve the problem. If users feel their voices are not heard, loyalty collapses because the relationship turns into a cold interaction. Therefore, the issues of fintech customer experience are normative, concerning informational fairness, user autonomy, and the sustainability of trust.

This writing aims to develop a conceptual framework that organizes the relationship between interface design, service personalization, and loyalty management in fintech as a single experience chain. Without an orderly framework, organizations can easily get trapped in partial improvements, such as beautifying the display without improving cost clarity, or strengthening recommendations without clarifying the basis for those recommendations. Yet in digital financial services, customer experience is a prerequisite for social legitimacy, as users entrust data, funds, and financial decisions to the system. A normative description based on a literature study is needed to affirm principles such as transparency, consistency, and the protection of user autonomy, while explaining how these principles are realized in interaction design. This writing is also important to position loyalty as a consequence of trust built through process, rather than as a product of reward programs (Shim & Shin, 2021). Thus, the urgency of this study lies in structuring understanding so that fintech platform development can prioritize experience fairness and the sustainability of customer relationships.

The objective of this writing is to formulate a conceptual framework for customer experience management on fintech platforms that organizes the connectivity between interface design, service personalization, and customer loyalty. This writing aims to explain interaction design principles that maintain clarity, a sense of security, and a sense of user control in digital financial transactions. This writing also aims to formulate the ethical boundaries of personalization so that service relevance does not reduce autonomy and privacy. Additionally, this writing positions loyalty as the result of consistent trust through information quality, support quality, and policy consistency. Theoretically, this framework enriches the understanding of customer

experience in financial services. Practically, this framework provides guidance for product designers and service managers.

Method

This study utilizes a qualitative literature review to develop a conceptual synthesis concerning customer experience management on fintech platforms, focusing on interface design, service personalization, and loyalty management. Snyder (2019) positions the literature review as a research methodology that requires explicit steps in formulating questions, selecting sources, organizing themes, and constructing a synthesis so that the results are coherent. Bryman (2016) emphasizes the importance of orderliness in social research design and consistency in reasoning, ensuring that arguments built from written sources are accountable. In this writing, source selection is directed toward works that explain the concepts of customer experience, digital trust, interaction design, data-driven personalization, and loyalty within financial services. Sources were selected based on the clarity of their definitions, relevance to the mechanisms of experience formation, and the strength of their normative argumentation. The synthesis is conducted by mapping the relationships between concepts, such as the link between interface clarity and the sense of control, the relationship between personalization and autonomy, and the connection between support quality and the sustainability of loyalty.

The processing of materials is carried out through a thematic synthesis that organizes conceptual findings into clusters of discussion, which are then assembled into an argumentative flow that addresses the research problem. May and Perry (2022) emphasize that social research requires clear interpretive decisions so that readers can follow how the author constructs claims from the text. Greenfield and Greener (2016) reinforce the need for regularity in formulating objectives, organizing frameworks, and maintaining the writing's focus on the research questions. Gupta and Gupta (2022) emphasize that a good methodology helps maintain the accuracy of categories, prevents leaps in conclusions, and ensures the traceability of work steps. The validity of the synthesis is maintained through the consistency of terms, the comparison between aligning and differing views, and the formulation of normative principles

that remain tied to the arguments. Since this study does not present field data, the primary weight lies in the clarity of the concepts, the decisiveness of the relationships between concepts, and the ability to explain the implications of customer experience governance in digital financial services.

Result and Discussion

Customer experience management on fintech platforms is a strategic approach oriented towards the design, management, and optimization of all user interactions with digital financial services—from the information-seeking stage, registration, and transactions, to ongoing post-use services. This concept places the user experience at the center of business value by integrating technology, interface design, system security, service speed, as well as the user's emotional response to the ease and trust in transacting. In today's fully digital world, maintaining a company's reputation in the public eye through social media has become both a challenge and a critical key to success (Darmawan et al., 2022). In a high-tech fintech ecosystem with rapid innovation competition, customer experience is determined not only by the financial service functions but also by perceptions of digital convenience, process transparency, data-driven service personalization, and the platform's ability to build a sense of security regarding financial risks and data privacy. Therefore, customer experience management becomes an essential mechanism for creating loyalty, increasing user retention, and strengthening the platform's reputation in the digital economy (Verhoef et al., 2021).

Measurement indicators for customer experience management on fintech platforms are reflected through the level of application ease of use, the stability and speed of the transaction system, the quality of user interface and user experience design, the clarity of financial product information, and the effectiveness of security systems and user data protection. Additionally, customer experience can also be measured by the responsiveness of digital customer service, the ability to personalize service recommendations, the consistency of the experience across devices, and the level of the user's emotional satisfaction while using the application (Micu & Micu, 2021). Beyond technical factors, the way companies promote their services through digital media often makes people interested

in immediately trying and using the application (Infante & Mardikaningsih, 2022; Mardikaningsih et al., 2018). Other indicators include trust in the platform, the frequency of service reuse, the tendency of users to recommend the application to others, and a low rate of complaints or friction in the transaction process. A comprehensive evaluation of these indicators allows fintech organizations to understand the quality of long-term relationships with customers while identifying critical experience points that influence adoption decisions and the sustainability of digital financial service usage.

Customer experience management on fintech platforms can be understood as the governance of interactions that bind design decisions, service decisions, and relationship decisions into a single sequence evaluated by the user through a sense of security, clarity, and respect. We must realize that this rapid technological development also significantly influences worker welfare and the stability of the current labor market (Ishaq & Darmawan, 2021). In digital financial services, experience is never neutral because every step touches upon values—namely, the value of money, the value of privacy, and the value of the user's dignity as a decision-maker. Therefore, customer experience needs to be treated as an architecture: an arrangement of elements that shape user perception from the beginning to the end of the journey, including when processes run smoothly and when disruptions occur. This architecture includes how the interface presents choices, how the system displays status, how personalization suggests actions, and how support services restore trust. When these elements are aligned, users feel a reassuring consistency. When they are misaligned, users feel an uncertainty that erodes trust. At this point, loyalty emerges as a consequence of the belief that the platform acts with good intentions, possesses operational competence, and provides space for the user to understand and choose (Barbu et al., 2021). Thus, the management of customer experience in fintech is a normative practice that places transparency and procedural fairness as the foundation of long-term relationships.

Interface design stands at the center of the experience because the interface is where the user reads the platform's intentions (Müller et al., 2018). Young people today are very familiar with the digital world, so the way they communicate through social media has also changed over time

(Kurniawan et al., 2021). A clear interface positions the user as a subject capable of making choices, whereas a vague interface pushes the user to act without sufficient understanding. In financial services, action without understanding increases the risk of regret, and regret is the fuel for distrust. Therefore, the interface needs to prioritize the readability of decisions. Decision readability means that core information—such as costs, deadlines, and consequences—is visible before the user approves an action. Readability also means that the language used does not hide risks behind technical terms or soothing but deceptive sentences. Additionally, readability demands consistency; for example, the same term is used for the same fee, and the same icon is used for the same action. Consistency reduces the learning burden. A low learning burden provides space for the user to deliberate, rather than just racing to finish. An interface that respects deliberation strengthens the sense of control. A sense of control is the core of the digital financial experience because users want to be certain that they understand what is happening to their funds and data.

Onboarding holds the role of relationship-shaper because it establishes the standard of openness from the beginning (Müller et al., 2018). In creating technology, it is very important for us to continue prioritizing moral values so that the results created can provide a sense of fairness for everyone who uses them (Radjawane & Mardikaningsih, 2022). When a user registers, they submit their identity and accept the rules. This relationship is prone to becoming one-sided if consent is structured as a formal ritual that pushes users to press "agree" without reading. Within a normative framework, meaningful consent demands two things: comprehensibility and choice. Comprehensibility means the platform explains the reasons for data requests and explains how data is used in language that can be understood. Choice means the platform provides space for users to defer certain decisions, such as activating additional features, without losing reasonable basic access. Good onboarding does not lead through fear or a sense of urgency. It guides through the orderliness of information, so users understand step-by-step without feeling coerced. Furthermore, onboarding needs to manage process expectations. Users need to know the verification stages, estimated time, and the actions to take if the process is delayed. Orderly

expectations reduce anxiety. Low anxiety makes users more ready to explore features, so the initial experience becomes one that builds trust rather than one that sows suspicion.

Fee transparency and process transparency are the pillars of experience because both provide certainty (Schögel & Knaak, 2017). Legally, everyone must understand the rules of the game in an agreement so that their rights as buyers or service users remain well-protected (Hardyansah et al., 2022). In fintech, certainty does not always mean a fast process, but it means the process can be understood. Users can accept a process that requires time if the status is clear, the steps are clear, and the reasons for delay are explained reasonably. Fee transparency demands that costs are displayed before the final decision. If fees appear after the user presses confirm, the user feels trapped. Feeling trapped turns the relationship into one of suspicion. Process transparency demands that transaction status is visible and easily traceable through a neat history. A neat history serves as evidence for the user that the platform is trustworthy and that the user can double-check if there is a dispute. Additionally, transparency demands an explanation of transaction rejections that respects the user. A rejection delivered as an implied accusation will trigger feelings of shame and anger. A rejection delivered as an explainable procedure will trigger acceptance, even if the user remains disappointed. Thus, transparency is an ethical act because it acknowledges the user's right to understand the decisions that affect them.

The design of error messages and warning messages is a part of the experience that is often underestimated, even though it determines the user's emotional memory (Froehlich et al., 2021). We also need to be careful in maintaining personal secrets on the internet because if our data is leaked, mutual trust among us can diminish (Negara et al., 2022). In financial services, a small disruption can cause significant tension. Unclear error messages lead users to imagine the worst-case scenarios, such as lost funds or a hacked account. Therefore, an error message needs to contain three elements: what happened, what the system is currently doing, and what the user can do. These three elements provide a sense of guidance. Additionally, messages need to maintain the user's dignity. Language that blames, such as accusing the user of being careless, worsens

the situation. Language that shows respect, such as stating there is an obstacle and offering steps, is reassuring. Messages also need to be consistent with support channels, for instance, by providing a button to report or opening an official guide. This consistency reduces the likelihood of users seeking help from unofficial channels. Within a normative framework, a good error message is part of protection. It protects the user from confusion, protects the user from fraud, and protects the platform from avoidable conflict escalation through appropriate communication.

Service personalization can enhance the quality of the experience when understood as a decision companion (Müller et al., 2018). A decision companion means the system helps the user find relevant choices without reducing their freedom of choice. In fintech, a decision companion can take the form of bill reminders, security setting recommendations, or feature suggestions tailored to transaction habits. However, personalization must have clear boundaries so that it does not turn into pressure. Pressure arises when a recommendation is presented as the only way forward, or when a recommendation is placed at a moment that makes it difficult for the user to refuse. Therefore, personalization needs to provide control. Control means the user can change preferences, turn off notification categories, and choose the level of personalization. Control also means the user can understand the reason for a recommendation through a concise, non-technical explanation. A concise explanation helps the user evaluate whether the recommendation is worth following. If no explanation exists, the user feels monitored. A sense of being monitored lowers trust and reduces engagement. Thus, ethical personalization strengthens the feeling of being understood without sacrificing autonomy, ensuring the experience is comfortable yet fair.

The ethical boundaries of personalization are primarily related to data management. Financial data reflects lifestyle habits; therefore, data usage must position consent as a meaningful process, not just a button. Meaningful consent means the user understands what is being collected, for what purpose, and how the user can withdraw that consent. Within a normative framework, withdrawing consent is a part of autonomy. Additionally, personalization requires the principle of minimization.

Minimization means the platform collects and uses data only as much as necessary for a clear purpose. When data collection exceeds necessity, the user feels the relationship has become one of exploitation. Another principle is purpose limitation. Purpose limitation means that data used to enhance security is not automatically used to drive sales. If the purpose boundaries are blurred, the user doubts the platform's intentions. This doubt affects loyalty because loyalty in financial services rests on the belief that the platform will prioritize the user's safety over momentary profit. Thus, the ethical boundary of personalization is an integral part of experience management, as experience is measured by the sense of security and fairness that arises when the user feels their data is treated with respect (Anshari et al., 2021).

Coherence between the interface and personalization is a requirement so that the experience does not feel fragmented. Coherence means that navigation patterns, terminology, and communication styles are consistent, ensuring that users do not perceive a change in the service's character when switching between features. Coherence also means that personalization does not interrupt critical flows. For example, when a user is confirming a transaction, an interruption in the form of an offer can increase the risk of a misclick. In financial services, a misclick can result in actual loss. Therefore, platforms need to organize experience priorities by placing transaction safety as the top priority, followed by information clarity, and then additional convenience. This prioritization is normative because it demonstrates what the organization deems important. If a platform places offers above safety, users will interpret the platform's intent as a drive to push transactions rather than an intent to serve. Conversely, if a platform prioritizes clarity and safety over promotion, users perceive the platform as a partner worthy of trust. Thus, coherence is a tool for shaping moral reputation. Coherence reduces confusion, and confusion in financial services often turns into distrust that is difficult to recover (Jian et al., 2022).

Loyalty management needs to be understood as the management of trust, not the management of transaction frequency (Huang & Lin, 2005). Trust grows when a platform consistently explains fees, consistently displays status, and consistently provides respectful assistance. Reward programs can complement, but they cannot replace,

a fair experience. Loyalty in fintech is fragile because the cost of switching services is low. Thus, the quality of the relationship becomes the deciding factor. Relationship quality is visible in how the platform handles complaints, how it responds to fraud, and how it explains policy changes. When a platform is present at the moment a user is anxious, loyalty strengthens. When a platform disappears behind irrelevant automated responses, loyalty collapses. Within a normative framework, loyalty is the result of repeated respect. Respect means the platform acknowledges that the user's time is valuable, that the user's money is vulnerable, and that the user's emotions are reasonable when disruptions occur. Therefore, loyalty must be managed through clear recovery procedures, honest communication, and consistency of treatment. Consistency of treatment is important so that users feel the rules apply equally, ensuring the relationship does not feel arbitrary.

In-app communication is part of the experience that shapes a sense of closeness or a sense of annoyance. Notifications that are too frequent can make users weary, while notifications that are too infrequent can make users feel unprotected. Balance requires ethical segmentation, where messages are tailored to the user's needs, not merely to transaction opportunities. In financial services, security and educational messages need to be prioritized at certain moments, such as when a user activates a new feature or when there is unusual account activity. However, educational messages must maintain the user's dignity. Patronizing language will trigger rejection. Furthermore, communication must align with the interface content. If the interface displays a certain fee but promotional messages obscure other costs, users will judge the platform as dishonest. Honesty is the core of trust. Policy changes must also be communicated clearly, including general reasons and consequences for the user. A clear explanation does not eliminate disagreement, but it can maintain the relationship because the user feels treated as a party worthy of being given a reason. Thus, good communication is communication that nurtures trust through openness, controlled intensity, and message alignment (Kushwaha et al., 2021).

Support and recovery services are the moral testing points for fintech platforms. Many users judge a platform by how it handles problems, not by how it handles normal circumstances. Good recovery

provides clear paths, reduces repetition, and provides procedural certainty. Procedural certainty means the user knows the report number, the investigation stages, and the estimated time. This certainty lowers anxiety. Additionally, good recovery avoids blaming the user before an investigation. Blaming the user triggers conflict and prolongs resolution. Good recovery also protects privacy. Platforms need to distinguish between relevant data requests and excessive data requests. Excessive data requests make users suspicious and can open loopholes for fraud. The support interface needs to help users recognize official channels. Within a normative framework, recovery is a form of responsibility. A responsible platform does not merely apologize but provides understandable explanations and corrective actions. Corrective actions show that the platform is learning, so users feel the relationship is not in vain. Loyalty grows when users believe the platform will act fairly when risks occur (Mostafa & Kasamani, 2022).

Cross-channel experience is vital because users do not always resolve issues through a single channel. When a user moves from the application to the help center, they expect their interaction history to be carried over. If the user must repeat their story and redo verification, frustration increases. Frustration can drive users to avoid procedures that are actually protective, such as multi-layered verification. Therefore, cross-channel connectivity must be designed as a continuity of experience. Continuity means basic information is recorded, yet recording must still respect privacy. Additionally, continuity means decisions provided on one channel are consistent with decisions on other channels. If inconsistent, the user judges the organization as being out of control or dishonest. Both assessments damage loyalty. Cross-channel connectivity is also related to education. Security guides and feature guides must align across all channels so that users do not receive conflicting messages. Within a normative framework, cross-channel continuity is a form of respect for the user's time and attention. It also serves as protection because the user is not pushed to seek answers outside official channels. Thus, cross-channel experience is part of the governance of trust (Tyrväinen et al., 2020).

Service reliability is the foundation of experience that often appears as a technical issue, but is actually a relational issue (Ruf & Back, 2014).

When transactions succeed consistently, users build confidence that the platform is dependable. When a transaction fails without explanation, the user feels a loss of grounding. In financial services, a loss of grounding is more damaging than a delay, as it triggers a broad imagination of risk. Therefore, reliability must be accompanied by honest status communication. Honest status communication means the platform acknowledges the disruption, explains the general impact, and provides steps the user can take. Reliability also means the transaction history is accurate and easily traceable. An accurate history protects the user in disputes and protects the platform during clarifications. Within a normative framework, reliability is a form of respect for the user's right to certainty. Reliability also affects personalization. Good personalization requires a consistent data foundation. If reliability is low, personalization generates confusing recommendations and worsens the experience. Thus, reliability is not just a backdrop, but the foundation that determines whether experience innovations are trustworthy or merely add to doubt.

Security must be perceived as an understandable experience, not just a coercive layer (Riegelsberger & Sasse, 2010). Verification that is too complex makes the user weary, while verification that is too lax makes the user afraid. This balance demands a design that reduces burden without reducing protection. Users are more accepting of verification when the reasons for it are explained and when the steps are consistent. When verification appears randomly without explanation, the user judges the system as unstable. In fintech, security notifications must also be designed with care. Notifications should provide a warning without exposing sensitive information on a screen that others might see. Additionally, the account recovery process must be clear and fair. A user whose account is locked needs a recovery path that does not humiliate or blame them. Within a normative framework, good security is security that maintains dignity. Dignity is maintained when the user is treated as a party to be protected, not as a suspect. Security must also align with personalization. Personalization that requires data must not sacrifice privacy or increase the risk of leaks. Thus, security is part of the customer experience because it shapes the sense of safety, the sense of control, and the sense of trust in the platform's good intentions.

Procedural fairness becomes a primary element of customer experience because financial services involve decisions frequently made by systems (Mađra-Sawicka, 2022). Users will accept unpleasant decisions if the process is understandable and if there is a path for clarification. A clarification path means the user can ask questions, submit evidence, and receive a reasonable answer. If a clarification path does not exist, the user feels they have no voice. Feeling voiceless damages loyalty because the relationship becomes unequal. Procedural fairness also demands consistency of treatment. If two users experience different treatment without explanation, the sense of fairness collapses. Within a normative framework, an explanation is a form of respect. An explanation does not have to reveal system secrets, but it must be sufficient to allow the user to understand the general principles. The interface can support procedural fairness through status displays, action histories, and step-by-step guides. Support services provide assistance through orderly dialogue and reason-based decisions. Thus, procedural fairness closes the gap between the system and the human. It ensures that automated decisions remain socially accountable, so that the customer experience does not turn into an experience of submission to inexplicable decisions.

Diversity in digital and financial literacy demands an inclusive experience. Inclusivity means the platform does not assume all users understand the terminology, understand the risks, and understand the procedures. The interface needs to provide easily accessible explanations, such as brief definitions, risk summaries, and simple simulations. However, explanations must be placed at the right moment so they do not disrupt the flow and are not forgotten. Additionally, the interface needs to avoid deceptive design patterns. Deceptive patterns can take the form of misleading buttons, placement of options that make rejection difficult, or the use of colors that manipulate fear. Such patterns might increase short-term transactions, but they damage long-term trust. In fintech, trust is the primary capital. Inclusivity is also related to accessibility, such as text readability, icon consistency, and the clarity of information hierarchy. When accessibility is poor, users feel the platform is not thinking of them. This feeling erodes loyalty because loyalty grows from a sense of being recognized. Thus, an inclusive experience is a moral

choice as well as a business choice, as it expands the base of trust without sacrificing informational fairness (Xie et al., 2021).

Design experiments are necessary to refine the experience, but experiments must be guided by ethical principles because they influence users' financial decisions (Raaij, 2017). Small changes to the screen sequence, wording, or fee display can alter user actions. Therefore, experiments need to avoid hidden pressures. Hidden pressure arises when a design pushes a user to choose a specific option without understanding. Within a normative framework, responsible experimentation ensures that important information remains visible and that the option to decline remains reasonable. Experiments must also maintain experience stability. Too frequent updates make users feel the platform is volatile and unpredictable. Unpredictability erodes trust. Because of this, updates should be accompanied by concise communication explaining what has changed and why the change is relevant to the user. Furthermore, experiments must consider the potential for regret. If an experiment encourages impulsive transactions, the platform places the user at risk of regret, and regret damages the relationship. Thus, design experiments in fintech should prioritize clarity, transaction safety, and the protection of autonomy. This principle ensures that experience innovation does not turn into a series of tricks that erode the platform's social legitimacy.

Loyalty management through incentive programs needs to be organized so that it does not replace trust with transactional habits. If incentives encourage transactions without increasing understanding, users may be pushed to act beyond their needs. This is especially true today, as many young people are becoming accustomed to using online loan services due to a consumptive lifestyle without considering the risks (Mardikaningsih et al., 2020). Impulsive actions can lead to regret and prompt users to blame the platform. Within a normative framework, a good loyalty program should reinforce safe behavior, such as activating security features, reviewing fee summaries, or correctly completing data updates. Loyalty programs also need to be transparent, including terms, expiration dates, and consequences. Transparency prevents conflict. Additionally, loyalty programs must maintain a sense of fairness. Every company needs to continuously improve their service quality so that

customers feel satisfied and do not turn elsewhere (Essa & Mardikaningsih, 2022). If users feel that rules change unilaterally or that rewards are difficult to redeem, loyalty collapses. Loyalty also demands non-material recognition, such as process ease, fast assistance, and consistent treatment. Non-material recognition is often more powerful because it touches upon dignity. Thus, loyalty in fintech is not merely a repetition of use, but a belief that the platform consistently provides value and protection. Incentive programs can support, but cannot replace, honest and fair experience governance (Awan et al., 2022).

Customer experience is also influenced by how the platform manages education. Education in fintech must be distinguished from promotion. Education aims to increase the user's ability to understand choices and risks. Promotion aims to encourage action. We must also observe that technological support and adherence to religious values can be strong reasons why people trust banks or specific financial services (Djazilan & Darmawan, 2021). When the two become blurred, users doubt the platform's intentions. This doubt damages trust. Good education uses clear language, relevant examples, and risk warnings that are not fear-mongering yet remain firm. Education must also respect the user—specifically, it should not assume ignorance but rather acknowledge that financial products are indeed complex. Furthermore, education must be integrated with the interface. If education is far removed from the moment of decision, users find it difficult to connect information with action. Often, the way we behave in the digital world is heavily influenced by our hobbies or the content we consume daily, such as music and films (Kurniawan & Khayru, 2021). Within a normative framework, connecting information with action is a form of protection because it helps users make conscious decisions. Personalization can support education if used to offer explanations according to need, such as explanations for frequently asked fees or the risks of specific features. However, personalized education must still maintain privacy and not direct users in a manipulative manner. Thus, education becomes a tool for increasing trust and strengthening loyalty because users feel the platform is helping, not pressuring (Panos & Wilson, 2020).

Language in the interface, including microcopy, is a primary instrument of experience management because it directs action. Good

microcopy is clear, concise, and consistent, ensuring that users understand the meaning of buttons and their consequences. In digital marketing, data about user habits is typically used to provide advertisements that better match their desires (Fared & Darmawan, 2021). Poor microcopy forces users to guess, and guessing in financial services increases the risk of error. Errors can lead to stress, complaints, and the termination of the relationship. Therefore, microcopy needs to avoid ambiguity, especially regarding actions that are final. Microcopy must also avoid emotional manipulation, such as pressuring through fear to gain user consent. Within a normative framework, emotional manipulation diminishes autonomy. Autonomy is the user's right to choose consciously. Currently, the way people perceive themselves and others is often shaped by the results of their highly intense interactions on social media (Darmawan & Isaac, 2022). Microcopy also needs to bridge regulatory language and user language. This bridge can take the form of expandable summaries for details, so that users are not overwhelmed by terminology yet still have access to essential information. Furthermore, microcopy must align with communication outside the application, such as policy messages and support messages. If terms differ, users become confused. Confusion damages trust. Thus, microcopy is a small point that carries significant consequences for experience fairness and loyalty (Setiawan et al., 2021).

Customer experience management in fintech ultimately demands orchestration—the arrangement of all elements to form a single, consistent service narrative. A consistent service narrative means the platform always prioritizes clarity, always provides understandable reasons, and always maintains privacy. Reviews from other buyers also significantly influence whether a product can compete and survive in the market (Negara et al., 2021). Orchestration requires cross-functional coordination because the user experience knows no organizational boundaries. Users see one application, not multiple teams. Consequently, a lack of synchronization between product design, fee policies, and support will be interpreted as dishonesty or incompetence. Within a normative framework, orchestration is a form of institutional responsibility, namely ensuring that service promises are fulfilled at every touchpoint. Additionally, we also need to be wary of

the challenges posed by differences in understanding that could potentially disrupt the tranquility of social life (Fariz, 2021). Orchestration also demands the management of expectations. Realistic expectations maintain the relationship when delays or postponements occur. Overly idealized expectations create a sense of betrayal when reality differs. Thus, customer experience management needs to organize promises, language, and procedures as a unified whole that protects users from harmful surprises. When the narrative is consistent, users feel a sense of tranquility. Tranquility makes it easier for users to trust the platform with larger financial decisions, allowing loyalty to flourish (Truby et al., 2022).

Thus, three interlocking principles can be established: decision readability, protected autonomy, and trust recovery. Decision readability is realized through an interface that clearly displays costs, risks, and status before approval, as well as through consistent and non-deceptive language. Protected autonomy is realized through personalization that is relevant yet controllable, accompanied by meaningful consent, data minimization, and purpose limitation for data usage. Trust recovery is realized through responsive support services, fair procedures, and complaint handling that provides certainty and reasons. In essence, all forms of communication and the way companies serve us must make us feel valued as human beings. These three principles form an experience chain. If readability is weak, the user is confused. If autonomy is weak, the user feels directed. If recovery is weak, the user feels abandoned. Within a normative framework, customer experience management in fintech is the structuring of a trust relationship that positions the user as a subject entitled to understand, entitled to choose, and entitled to be treated fairly (Nitescu, 2021). From this, it is evident that interface design, service personalization, and loyalty are not three separate programs, but rather a single operational moral system that determines the legitimacy of a digital financial platform.

Conclusion

Customer experience management on fintech platforms is a relationship governance practice rooted in trust, clarity, and procedural fairness. Interface design determines decision readability through the

way the platform presents costs, risks, process status, and error messages that maintain the user's dignity. Service personalization enhances the relevance of the experience when positioned as a decision companion that provides real control, meaningful consent, data minimization, and purpose limitation for data usage. Customer loyalty is formed as a result of consistent promises and consistent treatment, especially during moments of disruption, complaints, and service recovery. Thus, the relationship between interface, personalization, and loyalty can be understood as a single experience chain that tests the platform's integrity at every interaction point. This framework shows that customer experience in digital financial services is not merely a matter of aesthetics or features, but an operational moral structure that determines whether users feel safe, feel in control, and feel treated fairly in their financial decisions.

The implications and suggestions emphasize the need for fintech organizations to organize the experience as a cross-functional orchestration that unifies design, security, fee policies, communication, and support services into a single consistent narrative. Interface design needs to prioritize decision readability through clear summaries before confirmation, consistent terminology, and error messages that explain what happened and the next steps without placing blame. Personalization needs to be limited by the principle of protected autonomy through preference controls, concise explanations of recommendation reasons, and understandable consent and privacy management. Loyalty management needs to be centered on trust recovery through complaint procedures that provide certainty, cross-channel continuity, and fraud handling that protects the user without humiliation. A conceptual suggestion for future writing is to clarify the categories of decision readability, protected autonomy, and trust recovery as an evaluative framework, so that design and service practices can be assessed by their ability to maintain user dignity while ensuring the sustainability of the relationship.

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