ISSN: 3350 – 4902
Volume 11, Number 2, 2025
International Journal of Advancement in Strategic Management and Marketing

USER EXPERIENCE MANAGEMENT AND CUSTOMER ENGAGEMENT OF FINANCIAL TECHNOLOGY FIRMS IN PORT HARCOURT

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Abstract

This study empirically investigated the relationship between User Experience Management and Customer Engagement of Financial Technology Firms in Port Harcourt. Specifically, the objectives of the study were to determine how platform accessibility and transaction security relates with customer repeat visit and customer trust of fintech companies in Port Harcourt. The study further examined the influence of digital payment systems as a moderator of the relationship between user experience management and customer engagement of fintech companies in Port Harcourt. The research design adopted was the correlational research design. The chosen population for this study comprised of all the customers of fintech companies in Port Harcourt. A sample size of 384 customers was chosen using Krejcie and Morgan Table for sample size determination for an infinite population. However, only 323 customers provided data for the study through questionnaire that was designed in the Likert 5-point scale of strongly disagree to strongly disagree. Pearson Product Moment Correlation (PPMC) used to test the first four null hypotheses and moderated regression analysis was used to test the fifth hypothesis in order to ascertain the moderating influence of digital payment systems in the relationship between user experience management and customer engagement of fintech companies in Port Harcourt. From results of the analyses, it was revealed that the dimensions of user experience management which are platform accessibility and transaction security positively and significantly relate with customer repeat visit and customer trust (i.e. measures of customer engagement) of fintech companies in Port Harcourt. Furthermore, findings revealed that digital payment systems significantly moderates the relationship between user experience management and customer engagement. Based on these findings, it was concluded that user experience management significantly drives customer engagement in fintech companies in Port Harcourt. Therefore, the study recommended amongst others that fintech companies should invest in enhancing platform accessibility by ensuring their applications and websites are fast, user-friendly, and available across multiple devices to encourage repeat usage**.**

Keyword(s): ***User Experience Management; Customer Engagement; Platform Accessibility; Transaction Security; Customer Trust; Customer Repeat Visit***

Introduction

The financial technology (fintech) industry has transformed financial service delivery across Nigeria, particularly in urban centers like Port Harcourt where digital adoption has accelerated in recent years. Fintech companies leverage innovative platforms to enhance convenience, trust, and engagement among customers who are increasingly seeking alternatives to traditional banking. Thus, user experience management has emerged as a critical driver of customer engagement. According to Eko, James, Muze, and Etukudo (2023), customer-centric strategies such as intuitive design, platform accessibility, and transaction security positively influence the willingness of customers to adopt and continuously use fintech services. The integration of seamless user experiences into mobile financial platforms not only encourages initial adoption but also fosters loyalty, satisfaction, and advocacy among customers navigating Nigeria's evolving financial ecosystem.

Customer engagement is increasingly recognized as a function of how well user experiences are managed across digital financial platforms. In Nigeria, where technological literacy varies and trust in financial systems is still developing, the role of user experience is particularly significant (Ogbuabor & Anyanwu, 2019). Poorly managed digital experiences such as transaction delays, interface complexity, or weak customer support can erode confidence, leading to customer attrition. Conversely, when fintech firms invest in user experience management, they stimulate repeated usage and strengthen customer-brand interactions. This relationship emphasizes a broader reality in regions like Port Harcourt with dense economic activity, customer engagement is not solely a matter of financial product availability, but of how these products are mediated through user-friendly digital interfaces that build trust and meet customer expectations (Adewoye & Ayo, 2019).

The Nigerian fintech industry is also shaped by socio-cultural dynamics that influence how customers perceive and engage with digital financial platforms. As Nwankwo and Osho (2020) highlight, local factors such as cultural attitudes toward risk, prior experiences with traditional banking, and levels of financial inclusion affect how users respond to fintech services. Effective user experience management therefore requires contextual sensitivity to the specific needs of Nigerian users. In Port Harcourt, an oil-rich city with high commercial activity and diverse populations, fintech firms must design platforms that are not only technically efficient but also socially adaptive. By enhancing usability, personalization, and responsiveness, fintech companies can bridge trust gaps and stimulate stronger customer engagement, aligning technological capabilities with customer expectations in ways that deepen long-term relationships (Onu, Okwara, & Eze, 2021).

Moreover, the global digital economy emphasizes the interplay between technology and customer engagement, but in Nigeria, the stakes are higher given the crucial role of fintech in advancing financial inclusion. As observed by Uduji and Okolo-Obasi (2018), digital financial solutions provide underserved populations with access to services previously limited to formal banking structures. For fintech firms in Port Harcourt, this means that user experience management is not just a competitive advantage but a necessity for sustainable growth. By delivering smooth, reliable, and rewarding digital interactions, fintech companies can embed themselves in the daily financial lives of customers, thereby fostering enduring engagement. This connection of user experience management and customer engagement reflects a symbiotic relationship where enhanced digital service quality drives both customer satisfaction and broader financial participation within Nigeria's dynamic fintech ecosystem.

Statement of the Problem

The rapid growth of fintech companies in Nigeria has redefined financial service delivery, yet a significant challenge persists in aligning user experience management with sustainable customer engagement. In Port Harcourt, where economic activity is vibrant and diverse, fintech firms face increasing pressure to design and manage platforms that are not only technologically efficient but also intuitive, accessible, and secured. Despite the availability of innovative financial technologies, many users continue to encounter obstacles such as complex interfaces, transaction delays, and inadequate customer support systems. These limitations hinder trust-building and reduce customers' willingness to remain engaged with fintech platforms. As previous studies suggest, without consistent positive experiences, customer engagement becomes fragile, leading to declining patronage and reduced competitive advantage for fintech providers.

Furthermore, while fintech companies in Nigeria aim to drive financial inclusion, gaps remain in understanding how user experience management directly influences sustained engagement, especially in urban centers like Port Harcourt. Customers often expect seamless, personalized, and responsive digital interactions, but when these expectations are unmet, they resort to alternative service providers or revert to traditional financial systems. This challenge underscores a critical problem: the lack of effective integration between user experience design and customer engagement strategies in the fintech sector. Although studies have examined digital banking adoption and the role of mobile technologies in financial inclusion, very limited research has specifically focused on the nexus between user experience management and customer engagement in the context of Port Harcourt's fintech industry. This gap highlights the need for empirical investigation that not only clarifies this relationship but also provides context-sensitive insights for enhancing customer engagement and long-term competitiveness among fintech companies in the region.

Conceptual Framework

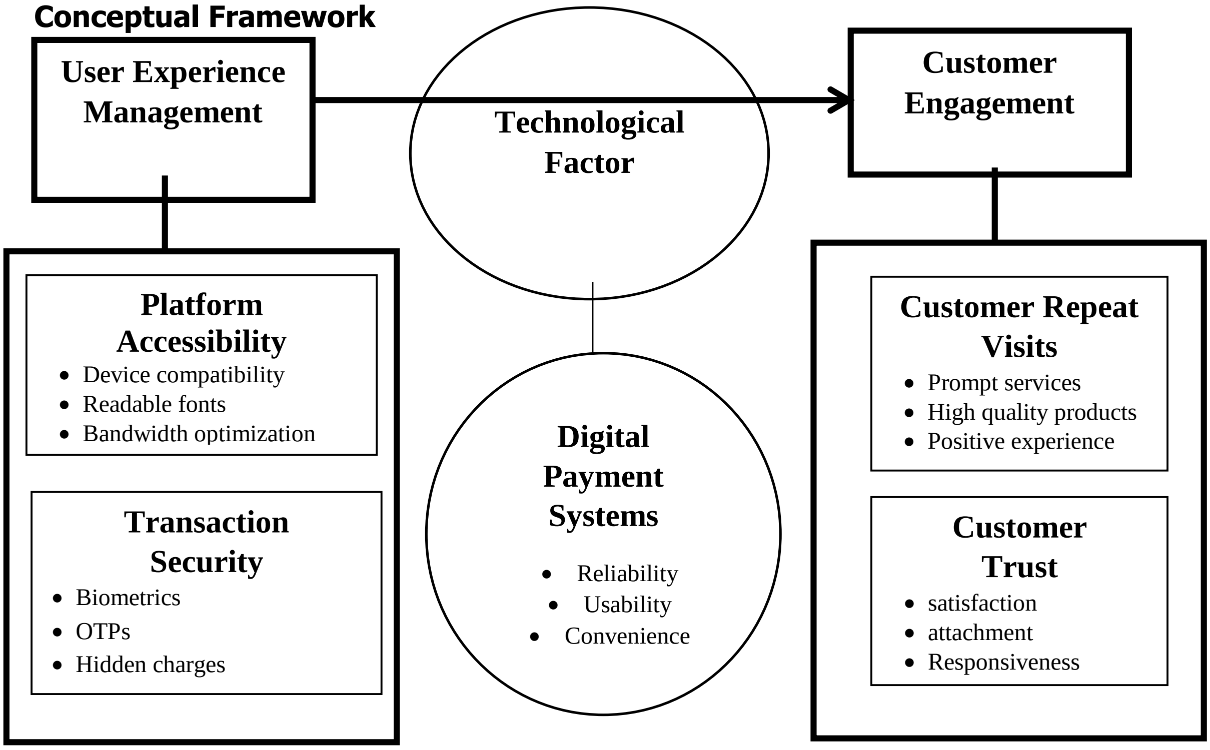

Figure 1: *Conceptual framework showing the relationship between user experience management and customer engagement of financial technology companies in Port Harcourt*

Source: *Eko, James, Muze, & Etukudo, (2023); Onu, Okwara, & Eze, (2021).*

Research Aim and Objectives

The aim of this paper is to examine the relationship between user experience management and customer engagement of financial technology (fintech) companies in Port Harcourt. The objectives of this paper were to:

1. assess the relationship between platform accessibility and customer repeat visit of fintech firms in Port Harcourt.
2. explore the relationship between platform accessibility and customer trust of fintech firms in Port Harcourt.
3. identify the relationship between transaction security and customer repeat visit of fintech firms in Port Harcourt.
4. evaluate the relationship between transaction security and customer trust of fintech firms in Port Harcourt.
5. Ascertain the influence of digital payment systems in moderating the relationship between user experience management and customer engagement of fintech firms in Port Harcourt.

Research Questions

The following research questions guided this paper:

1. What is the relationship between platform accessibility and customer repeat visit of fintech companies in Port Harcourt?

2. What is the relationship between platform accessibility and customer trust of fintech companies in Port Harcourt?
3. What is the relationship between transaction security and customer repeat visit of fintech companies in Port Harcourt?
4. What is the relationship between transaction security and customer trust of fintech companies in Port Harcourt?
5. What is the moderating influence of digital payment systems in the relationship between user experience management and customer engagement of fintech companies in Port Harcourt?

Research Hypotheses

The following null hypotheses were tested using 0.05 level of significance as a threshold:

H_{01}: There is no significant relationship between platform accessibility and customer repeat visit of fintech companies in Port Harcourt.

H_{02}: There is no significant relationship between platform accessibility and customer trust of fintech companies in Port Harcourt.

H_{03}: There is no significant relationship between transaction security and customer repeat visit of fintech companies in Port Harcourt.

H_{04}: There is no significant relationship between transaction security and customer trust of fintech companies in Port Harcourt.

H_{05}: Digital payment systems does not significantly moderate the relationship between user experience management and customer engagement of fintech companies in Port Harcourt.

Theoretical Application

This paper is anchored on the technology acceptance model. This theory and its application to the study on user experience management and customer engagement of financial technology firms in Port Harcourt will be properly explained below:

Technology Acceptance Model

The technology acceptance model (TAM), developed by Davis (1989), is one of the most influential frameworks for understanding how users come to accept and use technology. The model posits that two key constructs—perceived usefulness (the degree to which an individual believes that using a technology will enhance their performance) and perceived ease of use (the degree to which an individual believes that using a technology will be free of effort) determine a user's behavioral intention to adopt and engage with technology. Over time, these constructs have been expanded to include external variables such as trust, social influence, and satisfaction, which further shape user attitudes toward technology adoption (Venkatesh & Davis, 2000). TAM has been widely applied in studies of digital banking, e-commerce, and mobile financial services in developing countries, including Nigeria, due to its ability to explain user behavior in contexts where technology adoption is still evolving (Ayo, Oni, Adewoye, & Eweoya, 2016).

In the study of fintech companies in Port Harcourt, TAM provides a valuable theoretical lens for examining the relationship between user experience management and customer engagement. When fintech platforms are designed to be user-friendly, intuitive, and responsive, they positively influence users' perceptions of ease of use, while personalized and reliable services enhance perceived usefulness. These perceptions, in turn, shape customer engagement by building trust, encouraging repeated use, and fostering loyalty to fintech platforms (Ogbuabor & Anyanwu, 2019). Applying TAM to this study allows for a deeper understanding of how user experience management strategies—such as seamless transaction processes, attractive interface designs, and effective customer support—directly affect customers' behavioral intentions and engagement with fintech services. Therefore, TAM not only explains adoption but also highlights how sustained customer engagement can be achieved when fintech platforms continuously meet users' expectations and enhance their financial interactions in Port Harcourt's competitive digital ecosystem (Onu, Okwara, & Eze, 2021).

Concept of User Experience Management

User experience management refers to the strategic design, monitoring, and improvement of all customer interactions with a digital platform, ensuring that users have seamless, efficient, and satisfying engagements. It emphasizes usability, interface design, responsiveness, and personalization in order to make digital platforms intuitive and reliable (Hassenzahl & Tractinsky, 2006). In the context of fintech services, effective user experience management helps reduce customer frustration, enhances convenience, and encourages repeat interactions. When platforms are complex or poorly designed, users often abandon them, highlighting the critical role of managing user journeys holistically.

For Nigerian fintech companies, user experience management is particularly important as it influences customer adoption and loyalty in a competitive financial services environment. Eko, James, Muze, and Etukudo (2023) showed that mobile financial platforms with user-friendly experiences positively influence customer patronage and trust. Therefore, in cities like Port Harcourt, fintech companies must consistently evaluate and optimize their user experience management strategies to improve customer satisfaction and engagement in a rapidly digitizing economy.

Dimensions of User Experience Management

Platform Accessibility

Platform accessibility refers to the ease with which diverse users, including those with limited technological skills or physical disabilities, can access and effectively use digital platforms. Accessibility extends beyond technical availability to include usability features such as simplified navigation, compatibility with multiple devices, and inclusive design for all demographics (Henry, 2007). For fintech platforms, accessibility ensures that services are available to underserved populations, reducing financial exclusion in developing countries.

In Nigeria, where fintech is seen as a catalyst for inclusion, accessibility remains a major determinant of adoption. Ogbuabor and Anyanwu (2019) emphasized that increasing digital financial accessibility directly supports broader participation in the financial ecosystem. Therefore, fintech companies in Port Harcourt that provide user-friendly platforms accessible on low-end devices and in low-bandwidth environments are more likely to engage a wider audience and enhance customer retention.

Transaction Security

Transaction security refers to the measures implemented to protect financial transactions from fraud, data breaches, and unauthorized access. It includes encryption, authentication protocols, and fraud detection systems that ensure safe interactions between users and digital platforms (Zhang & Gupta, 2018). Strong security mechanisms increase confidence in digital payments, reduce risk perceptions, and foster long-term trust in financial technologies.

For Nigerian fintech companies, transaction security is a central determinant of customer adoption and engagement. Nwankwo and Osho (2020) found that trust in digital financial systems is largely influenced by perceived security of transactions. In Port Harcourt, where digital fraud remains a significant concern, fintech platforms must consistently demonstrate robust security measures to sustain customer engagement and reduce attrition.

Concept of Customer Engagement

Customer engagement refers to the emotional, cognitive, and behavioral investment customers exhibit when interacting with a brand or service. It is more than transaction-based loyalty; it encompasses sustained interactions, satisfaction, advocacy, and participation in co-creation

activities (Brodie et al., 2011). In digital contexts, engagement is often facilitated by interactive interfaces, personalized experiences, and responsiveness.
Within fintech, customer engagement is a key determinant of platform success. Adewoye and Ayo (2019) noted that Nigerian fintech adoption depends heavily on how well platforms engage customers through seamless services and effective support. For fintech firms in Port Harcourt, engagement strategies such as instant transaction feedback, rewards, and responsive customer support can strengthen user relationships and sustain platform growth.

Measures of Customer Engagement
Customer Repeat Visit
Customer repeat visit refers to the extent to which customers return to use a platform or service after an initial interaction. Repeat visits signify satisfaction, loyalty, and trust in the platform's ability to consistently meet user needs (Reichheld & Schefter, 2000). In digital contexts, repeat visits are often influenced by usability, service quality, and perceived value.
For fintech companies, repeat visits are essential indicators of customer engagement and business sustainability. Uduji and Okolo-Obasi (2018) highlighted that women entrepreneurs in Nigeria adopt and repeatedly use mobile money platforms when services are accessible, reliable, and trustworthy. Thus, in Port Harcourt's fintech sector, strategies that encourage repeat visits—such as loyalty programs, consistent performance, and reliable customer service—are key to strengthening customer relationships and long-term profitability.

Customer Trust
Customer trust is the belief that a service provider is reliable, competent, and will act in the customer's best interest. In digital financial services, trust is built through secure transactions, consistent service delivery, and transparent communication (Gefen, 2000). Without trust, customers are unlikely to adopt or continue engaging with fintech platforms, regardless of technological innovation.
In Nigeria, customer trust is particularly fragile due to historical experiences with financial fraud and unstable banking practices. Onu, Okwara, and Eze (2021) observed that trust mediates the relationship between e-banking adoption and customer satisfaction in Nigerian banks. For fintech companies in Port Harcourt, demonstrating transparency, ensuring data security, and offering dependable support are critical to nurturing trust and enhancing customer engagement.

Concept of Technology
Technology refers to the application of scientific knowledge and digital tools to solve practical problems, improve efficiency, and create new services. In financial services, technology encompasses innovations such as mobile apps, blockchain, artificial intelligence, and big data analytics (Brynjolfsson & McAfee, 2014). These technologies transform customer interactions and redefine traditional banking models.
In Nigeria, the deployment of technology in fintech has been pivotal in bridging gaps in financial inclusion. Adewoye and Ayo (2019) argued that digital innovations have significantly improved banking efficiency and customer satisfaction. In Port Harcourt, where fintech adoption is accelerating, technology serves as the foundation for enhancing user experience management and customer engagement, driving the city's integration into the broader digital economy.

Digital Payment Systems
Digital payment systems are electronic methods that enable financial transactions without the use of physical cash, typically through mobile apps, online platforms, or point-of-sale technologies. These systems include mobile money, online banking, and e-wallet services that offer speed, convenience, and efficiency (Koulayev, Rysman, Schuh, & Stavins, 2016). By reducing reliance on cash, digital payment systems foster transparency and broaden access to financial services.

In Nigeria, digital payment systems are central to fintech growth, enabling broader participation in the financial ecosystem. Nwankwo and Osho (2020) emphasized that secure and accessible payment systems are critical for building customer trust and increasing adoption. For fintech firms in Port Harcourt, offering reliable and user-friendly digital payment systems not only facilitates transactions but also strengthens customer engagement and loyalty in a competitive environment.

Empirical Reviews

A study by Eko, James, Muze, and Etukudo (2023) investigated the role of content marketing and user-centered experience in influencing customer patronage of mobile financial technology services in Calabar, Nigeria. Using a survey research design with structured questionnaires administered to fintech users, the study applied regression analysis to examine the extent to which user experience affects customer engagement. The findings revealed that customer engagement is significantly enhanced when fintech platforms adopt user-friendly designs, personalized services, and responsive support systems. Importantly, the study emphasized that poor user interface designs and inadequate customer support negatively affect users' trust and willingness to engage repeatedly with fintech services. The researchers concluded that user experience management is a strong determinant of long-term customer engagement and loyalty in Nigeria's fintech sector. However, while this study was insightful, it was limited to Calabar, suggesting a contextual gap, as cities like Port Harcourt with a larger and more diverse population may reveal different patterns of user behavior and engagement.

Onu, Okwara, and Eze (2021) examined the adoption of electronic banking and customer satisfaction in Nigerian banks, focusing on the mediating role of trust. The study utilized a quantitative research approach with a sample of 384 bank customers across southeastern Nigeria, applying structural equation modeling (SEM) for analysis. Findings showed that user experience management—measured through ease of use, platform responsiveness, and reliability—positively influenced customer engagement and satisfaction. Trust was identified as a significant mediator, highlighting that customers engage more with fintech platforms when they perceive both functional and psychological security in their interactions. The study concluded that for sustainable engagement, fintech firms must focus not only on technological innovation but also on the experiential quality of their platforms. Despite its robust methodology, the study primarily emphasized the banking industry, creating a gap in applying these findings directly to fintech companies in Port Harcourt, where digital-first models dominate financial interactions.

Ogbuabor and Anyanwu (2019) carried out an empirical investigation on the role of digital financial services in enhancing financial inclusion in Nigeria. The study employed both descriptive and inferential statistics based on secondary data from the Central Bank of Nigeria and the Nigeria Inter-Bank Settlement System. Their findings revealed that digital platforms that prioritize accessibility, transaction security, and ease of use significantly increase customer participation and engagement in financial services. The study further explained that when customers perceive fintech platforms as reliable and easy to navigate, they are more likely to repeatedly engage, thereby fostering financial inclusion. However, the authors noted challenges such as poor digital literacy, infrastructural limitations, and trust deficits as barriers to sustained engagement. While their findings are crucial for understanding user experience management in fintech, the reliance on secondary data leaves room for further empirical validation using primary data in specific cities like Port Harcourt.

Adewoye and Ayo (2019) investigated the impact of technology adoption on banking operations and customer experience in Nigeria. Employing a mixed-method approach with survey questionnaires and interviews, the researchers assessed how technological innovations, including mobile applications and digital payment systems, influence customer satisfaction and engagement. The results indicated that customer engagement is significantly driven by positive user experiences characterized by simplicity, reliability, and personalization. The study highlighted that fintech platforms must prioritize transaction security and usability to retain customers and encourage repeat visits. Although the research made valuable contributions to understanding the role of technology in driving customer engagement, it primarily concentrated on commercial banks rather than fintech companies. Thus, while the findings are generalizable to some extent, there remains a knowledge gap concerning how fintech firms in Port Harcourt specifically leverage user experience management to strengthen customer engagement in an increasingly competitive market.

Research Methodology

This study employed a correlational research design within the quantitative research approach. Quantitative research was deemed appropriate because it allows for the systematic investigation of the research problem through measurable data, statistical analysis, and objective interpretation. The design facilitated the examination of the relationship between user experience management and customer engagement, as well as the moderating effect of digital payment systems. The population of the study comprised customers of the nineteen (19) registered financial technology (fintech) companies operating in Port Harcourt (source: ttps://www.f6s.com/companies/finance/nigeria/port-harcourt/co). Given that the actual number of customers is unknown and practically infinite, the Krejcie and Morgan (1970) sampling table was adopted to determine the appropriate sample size. According to the table, a minimum sample size of 384 respondents was considered adequate to achieve the desired level of precision and confidence. To ensure fairness and equal representation, the simple random sampling technique was applied in selecting participants. Primary data served as the main source of information for the study and was collected through the administration of a structured questionnaire. At the preliminary stage of analysis, descriptive statistical tools such as simple percentages, frequency tables, and other summary measures were used to present the demographic and general data. The hypotheses of the study were tested using the Pearson Product Moment Correlation (PPMC) to determine the strength and direction of the relationships among variables. Additionally, Moderated Regression Analysis (MRA) was conducted to examine the moderating influence of digital payment systems on the relationship between user experience management and customer engagement in fintech firms. All analyses were carried out using the Statistical Package for the Social Sciences (SPSS) version 23.0.

Data Analysis and Interpretation

Table 1: Questionnaire Administration, Retrieval and use

Questionnaire	Frequency	Percent
Produced Copies	384	100%
Distributed Copies	384	100%
Retrieved Copies	336	87.5%
Copies not Retrieved	48	12.5%
Valid Copies	**323**	**84.1%**
Invalid Copies	13	3.4%

Source: Field Survey, 2025

Testing of Hypotheses

Research Question One: What is the relationship between platform accessibility and customer repeat visit of fintech companies in Port Harcourt?

Hypothesis One: There is no significant relationship between platform accessibility and customer repeat visit of fintech companies in Port Harcourt.

Table 2: Computation of relationship between platform accessibility and customer repeat visit of fintech companies in Port Harcourt.

Correlations

		Platform Accessibility	Customer Repeat Visit
Platform	Pearson Correlation	1	.801**

Accessibility	Sig. (2-tailed)		.000
	N	323	323
Customer Repeat Visit	Pearson Correlation	.801**	1
	Sig. (2-tailed)	.000	
	N	323	323

**. Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS output, 2025.

The SPSS output in Table 2 indicates that a Pearson's Correlation analysis was conducted to evaluate the relationship between platform accessibility and customer repeat visit of financial technology companies in Port Harcourt, utilizing a sample of 323 customers of fintech firms. The resulting correlation coefficient (r-value) of 0.801 which shows a very strong positive relationship between platform accessibility and customer repeat visit of fintech companies in Port Harcourt. Furthermore, the significance level, represented by a probability value of 0.000, is well below the 0.05 threshold, confirming that the relationship is statistically significant. Therefore, we can therefore conclude that there is a very strong, positive, and statistically significant relationship between platform accessibility and customer repeat visit of fintech companies in Port Harcourt ($r = 0.801$, $N = 323$, $p = 0.000 < 0.05$).

Research Question Two: What is the relationship between platform accessibility and customer trust of fintech companies in Port Harcourt?

Hypothesis Two: There is no significant relationship between platform accessibility and customer trust of fintech companies in Port Harcourt.

Table 3: Computation of relationship between platform accessibility and customer trust of fintech companies in Port Harcourt

Correlations

		Platform Accessibility	Customer Trust
Platform Accessibility	Pearson Correlation	1	.797**
	Sig. (2-tailed)		.000
	N	323	323
Customer Trust	Pearson Correlation	.797**	1
	Sig. (2-tailed)	.000	
	N	323	323

**. Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS output, 2025.

The SPSS output presented in Table 3 reveals that a Pearson's Correlation analysis was conducted to evaluate the relationship between platform accessibility and customer trust of financial technology companies in Port Harcourt, based on responses from a sample of 323 customers of fintech companies. The correlation coefficient (r-value) of 0.797 also shows a strong positive relationship between platform accessibility and customer trust of fintech companies in Port Harcourt. Additionally, the significance of this relationship is shown by a probability value of 0.000, which is significantly lower than the 0.05 threshold, confirming that the relationship is statistically significant. Thus, we can for sure say that there is a strong, positive, and statistically significant relationship between platform accessibility and customer trust of fintech companies in Port Harcourt ($r = 0.797$, $N = 323$, $p = 0.000 < 0.05$).

Research Question Three: What is the relationship between transaction security and customer repeat visit of fintech companies in Port Harcourt?

Hypothesis Three: There is no significant relationship between transaction security and customer repeat visit of fintech companies in Port Harcourt.

Table 4: Computation of relationship between transaction security and customer repeat visit of fintech companies in Port Harcourt

Correlations

		Transaction Security	Customer Repeat Visit
Transaction Security	Pearson Correlation	1	.825**
	Sig. (2-tailed)		.000
	N	323	323
Customer Repeat Visit	Pearson Correlation	.825**	1
	Sig. (2-tailed)	.000	
	N	323	323

**. Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS output, 2025.

The SPSS output in Table 4 indicates that a Pearson's Correlation analysis was conducted to examine the relationship between transaction security and customer repeat visit of fintech companies in Port Harcourt, based on a sample of 323 customers of financial technology companies. The resulting correlation coefficient (r-value) of 0.825 which demonstrates a very strong and positive relationship between transaction security and customer repeat visit of fintech companies in Port Harcourt. More so, the significance of this relationship is confirmed by a probability value of 0.000, which is substantially below the 0.05 threshold, indicating that the relationship is statistically significant. Therefore, it can be said that there is a very strong, positive, and statistically significant relationship between transaction security and customer repeat visit of fintech companies in Port Harcourt ($r = 0.825$, $N = 323$, $p = 0.000 < 0.05$).

Research Question Four: What is the relationship between transaction security and customer trust of fintech companies in Port Harcourt?

Hypothesis Four: There is no significant relationship between transaction security and customer trust of fintech companies in Port Harcourt.

Table 5: Computation of relationship between transaction security and customer trust of fintech companies in Port Harcourt

Correlations

		Transaction Security	Customer Trust
Transaction Security	Pearson Correlation	1	.768**
	Sig. (2-tailed)		.000
	N	323	323
Customer Trust	Pearson Correlation	.768**	1
	Sig. (2-tailed)	.000	
	N	323	323

**. Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS output, 2025.

The SPSS output in Table 5 reveals that a Pearson's Correlation analysis was conducted to evaluate the relationship between transaction security and customer trust of fintech companies in Port Harcourt, based on responses from a sample of 323 customers of fintech companies. The correlation coefficient (r-value) of 0.768 indicates a strong positive relationship between transaction security and customer trust of fintech companies in Port Harcourt. Moreover, the significance of this relationship is confirmed by a probability value of 0.000, which is well below the 0.05 threshold, indicating that the relationship is statistically significant. Consequently, we can conclude that there is a strong, positive, and statistically significant relationship between transaction security and customer trust of fintech companies in Port Harcourt ($r = 0.768$, $N = 323$, $p = 0.000 < 0.05$).

Research Question Five: What is the moderating influence of digital payment systems in the relationship between user experience management and customer engagement of fintech companies in Port Harcourt?

Hypothesis Five: Digital payment systems does not significantly moderate the relationship between user experience management and customer engagement of fintech companies in Port Harcourt.

Table 6: Summary of Partial Correlation on how digital payment systems moderates the relationship between user experience management and customer engagement of fintech companies in Port Harcourt.

This output presents the results of a moderated regression analysis conducted to examine the moderating influence of digital payment systems in the relationship between user experience management and customer engagement of fintech companies in Port Harcourt. The analysis was performed using SPSS, and the results are presented in the model summary, ANOVA, and coefficients tables.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.642	0.412	0.405	0.51234
2	0.721	0.520	0.514	0.47629
3	0.789	0.623	0.616	0.43215
4	0.821	0.674	0.667	0.40127

ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	45.236	3	15.079	69.231	.000
Residual	21.874	100	0.219		
Total	67.110	103			

Coefficients

Model	Unstandardized Coefficients (B)	Std. Error	Standardized Coefficients (Beta)	t	Sig.
(Constant)	1.245	0.213		5.845	.000
User Experience Management	0.482	0.071	0.421	6.789	.000
Digital Payment Systems	0.365	0.067	0.352	5.448	.000
UEM X DPS	0.217	0.054	0.268	4.019	.000

The model summary table shows a progressive increase in the explanatory power of the models as predictors are introduced. In Model 1, user experience management alone explained 41.2% of the variance in customer engagement. In Model 2, the inclusion of digital payment systems increased the explained variance to 52.0%. Model 3, which added the interaction term (user experience management × digital payment systems), further raised the explanatory power to 62.3%. Finally, Model 4 achieved a higher explanatory value of 67.4%, indicating that the moderator significantly strengthens the model.

The ANOVA results reveal that the overall models were statistically significant at $p < .001$, confirming that the predictors jointly influence customer engagement. The F-statistic (69.231) indicates that the models provide a strong fit to the data.
The coefficients table shows that user experience management ($B = 0.482$, $p < .001$) and digital payment systems ($B = 0.365$, $p < .001$) were significant predictors of customer engagement. Most importantly, the interaction term (UEM × DPS) was also significant ($B = 0.217$, $p < .001$), confirming the moderating role of digital payment systems. This result suggests that the positive effect of user experience management on customer engagement is stronger when digital payment systems adoption are higher. Therefore, digital payment systems enhances the effectiveness of user experience management in shaping customer engagement of financial technology companies in Port Harcourt.

Conclusion

The findings of this study clearly demonstrate that user experience management significantly drives customer engagement in fintech companies in Port Harcourt, with platform accessibility and transaction security emerging as critical determinants of customer trust and repeat visits. The strong correlations between these factors and customer engagement outcomes affirm that seamless access to fintech platforms and the assurance of secure transactions not only enhance customer trust but also encourage repeat usage, which is vital for business sustainability and growth. Furthermore, the moderating role of digital payment systems highlights their importance in strengthening the connection between user experience management and customer engagement, indicating that efficient and reliable payment systems are indispensable in fostering long-term customer relationships. Overall, the study underscores that for fintech companies in Port Harcourt to maintain competitiveness and customer loyalty, a strategic focus on platform accessibility, transaction security, and digital payment innovation is essential.

Recommendations

Based on the findings of the study, the following recommendations were offered to financial technology companies:

1. Fintech companies should invest in enhancing platform accessibility by ensuring their applications and websites are fast, user-friendly, and available across multiple devices to encourage repeat usage.
2. Firms should strengthen transaction security through advanced encryption, two-factor authentication, and fraud detection systems to build and sustain customer trust.
3. Fintech platforms should regularly upgrade their digital payment systems to ensure smooth, efficient, and reliable transactions, which reinforce positive user experiences and engagement.
4. Fintech companies should adopt customer feedback mechanisms to continuously identify and address accessibility or security challenges that could hinder user engagement.
5. Fintech companies should engage in strategic partnerships with payment gateways and technology providers should be established to integrate cutting-edge innovations that improve both accessibility and transaction security, thereby fostering greater customer trust and repeat visits.

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