



Does the current pre-experience in FinTech trigger MarTech usage behaviour? A literature review and pilot study in the context of relationship marketing

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ABSTRACT

Purpose: The purpose of this study is to put forward a new research agenda in the context of relationship marketing regarding customers' usage intention - behaviour gap. The presented literature review and pilot study expand a number of research potentials.

Design/methodology/approach: In this pilot study, the researcher conducted thirty in-depth personal interviews with a diverse group of non-customers of Mobile Banking application (MB app) from Licensed Commercial Banks (LCBs) in Sri Lanka (SL) to understand and explore customers' views on expected pre-experiences of MB app usage. Content analysis is used to analyse the interviews and current pre-experience of MarTech has been proposed as a new construct.

Findings: A brief literature review provides a basis for understanding the different angles of Marketing Technology (MarTech) views by Financial Technology (FinTech) marketers and customers' usage intention – behaviour gap in the relationship marketing with the customer journey and experience as an experiential marketing strategy.

Originality: This is the first study that suggests that the correct pre-experience construct can empirically be tested to validate the pilot study as new research agenda.

Implications: This study helps FinTech marketers to focus more on referencing/providing current pre-experience. Therefore, this study advances the knowledge of the MarTech domain by proposing a new triggering idea to bridge the behavioural gap in MarTech usage intention and actual usage behaviour in a relationship marketing context.

Keywords: Current pre-experience, FinTech marketer, Intention-behaviour gap, MarTech, Pilot study, Relationship marketing

INTRODUCTION

Relationship marketing is an aspect of relationship management that focuses on customer loyalty and long-term customer engagement rather than short-term goals.

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