

The Influence of User Experience, Financial Innovation Capability, and Organizational Learning on the Success of Financial Technology Adoption in Fintech Lending Companies

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Abstract

This research aims to analyze the effect of User Experience, Financial Innovation Capability and Organizational Learning on the Success of Financial Technology Fintech Lending Company Adoption in Indonesia. More precisely, the research will be on the interaction of these three aspects. The research used a quantitative approach. A questionnaire was distributed to employees of fintech lending companies, which are involved in the application and deployment of digital financial technologies. Participants were asked for feedback. The sampling technique applied is the intentional sampling. Data collection is conducted through online questionnaires created by the researchers using Google Forms. Data analysis was performed using multiple linear regression. The results show that User Experience, Financial Innovation Capability and Organizational Learning have a positive and significant impact on the success of financial technology adoption. This means that all three are interrelated. The findings indicate that a great user experience, an organization's opportunity to innovate financially, and a culture of continuous learning are important attributes that must be considered in an attempt to improve the effectiveness of technology adoption in fintech lending organizations. Those are the things to think about.

Keywords: user experience, financial innovation capability, organizational learning, financial technology adoption success.

INTRODUCTION

The development of digital technology has led to major changes in the financial services business particularly with the rise of financial technology (fintech) lending firms offering fast, convenient and technology-based financing services (Hendratni, 2025). Fintech financing offers a more flexible finance solution for people and enterprises, while promoting financial inclusion through the use of digital platforms. However, the industry's competitiveness, change of user behavior, change of legislation and technical development have led the fintech businesses to implement different technological breakthroughs efficiently in an effort to remain competitive (Widuri et al., 2020; Rahma et al., 2022). In this context, Financial Technology Adoption Success is a key metric that shows the successful implementation, use

and optimization of financial technology to support business operations and value generation. Technology adoption success is not only based on system utilization but also on the ability to improve operational efficiency, service quality, customer happiness, risk management and overall organizational performance (Harahap et al., 2025; Anggraini et al., 2024).

User satisfaction is a factor in the success of financial technology adoption. It is related to the whole experience of the user of a digital application or platform including ease of use, comfort, efficiency, interface clarity and satisfaction while using the system (Abbas et al., 2022). For the fintech lending business, user experience is particularly important because almost all services are handled online without any direct communication with the consumer (Rustiyana et al., 2025). The easier, more responsive and secure the platforms are, the higher the technology adoption rates are, both for users and employees (de Silveira et al., 2025; Jang & Han, 2022). Financial innovation capacity is also found to be closely related to the success of financial technology adoption, as well as user experience (Mawitjere et al., 2025). This capacity is the ability of a corporation to design, develop and implement innovations based on FinTech in commodities, services, business processes or business models (Hesti et al., 2019; Nawasiah et al., 2024). Innovation ability is a key ingredient to cope with the changing customer needs, technological advances and regulatory dynamics within the fast-changing fintech lending sector (Yusuf et al., 2025; Rahmadi et al., 2023). Enhanced innovation capabilities allow companies to more easily absorb new technology, create relevant features, increase operational efficiency and deliver services that create value for customers. The other issue likely to impact the efficiency of financial technology deployment is organizational learning (Senoaji et al., 2024). This is the ability of a corporation to obtain, generate, exchange and use information for better adaptation to changes in the business environment. Organizational learning is critical for fintech lenders owing to the fast-changing technology, customer requirements and industry regulations (Rafiun et al., 2022; Do et al., 2022). Enterprises with a strong learning culture are able to understand new technological breakthroughs better, to evaluate the effectiveness of their systems and to improve their business processes continuously (Evenseth et al., 2022).

The current study aims to explore the impact of user experience, financial innovation capabilities and organizational learning on the effectiveness of financial technology adoption in the fintech lending organizations. The study theoretically contributes to the financial technology, information systems, organizational innovation and technology management literature by empirically providing evidence on the variables affecting the effective adoption of financial technology. This research also aims to contribute to the knowledge of the relationships between the customer experience, the financial innovation capabilities and the organizational learning in the success of digital transformation in the financial services sector. In practice, the results are expected to provide useful knowledge to the management of fintech lending companies in developing more effective technology development strategies through enhancing the quality of user experience, strengthening the organizational innovation capabilities and promoting a culture of continuous learning.

METHOD

The research is quantitative by using the survey technique. The population in this study is employees of financial technology (fintech) lending organizations in Indonesia that have used various digital technologies in their business processes. The sampling technique used is purposive sampling with the criteria of respondents being permanent employees who have worked at least for 1 year and have been involved in the use or installation of digital financial technology in the organization. The sample size was determined at 200 respondents. Data

collection was conducted thru an online questionnaire using Google forms. The variable of user experience was assessed thru the characteristics of ease of use, usability, interface quality, user satisfaction and accessibility. The Financial Innovation Capability construct is operationalized thru the dimensions of product innovation, process innovation, technology innovation, innovation responsiveness and innovation implementation. Organizational Learning variable was measured by the characteristics of knowledge acquisition, knowledge sharing, continuous learning, shared vision and learning culture. The variable of Financial technological Adoption Success was measured thru the dimensions of system usage, user acceptability, operational efficiency, technological performance, and business value realization. All research indicators were measured on a five-point Likert scale ranging from 1 ("strongly disagree") to 5 ("strongly agree"). The study employed multiple linear regression analysis to test hypotheses examining the partial and simultaneous effects of User Experience, Financial Innovation Capability and Organizational Learning on Financial Technology Adoption Success in fintech lending organizations.

RESULT AND DISCUSSION

The result of data analysis of the responses of employees who work in financial technology (fintech) lending organizations in Indonesia shows that all research instruments are valid and reliable and can be used in the next study stage. The research of multiple linear regression showed that User Experience, Financial Innovation Capability, and Organizational Learning simultaneously had a positive and significant influence on Financial Technology Adoption Success. The coefficient of determination (0.463) indicates that the three independent variables in this research can explain 46.3% variance in Financial Technology Adoption Success. The Partial test results also indicate that all the independent variables have positive and significant effects on Financial Technology Adoption Success, therefore, all the hypotheses of the study are accepted.

The study revealed that User Experience has a positive and significant impact on the success of Financial Technology Adoption in fintech lending firms. This result demonstrates that positive user experience plays a significant role in determining the level of success obtained via the usage of financial technology. If the organizations' user experience is easy to navigate, intuitive interface, high speed access, comfortable system interaction and ability to quickly do a range of transactions, consumers are more likely to embrace the organizations' technology. In the fintech lending industry, where almost all business processes are carried out electronically, the quality of the customer experience greatly affects the level of system usage. When users find the system easy to use and experience efficiency, they get confident in their ability to use the many features and become more motivated to integrate the technology into their work activities and customer servicing. The positive user experience has benefits such as lowering the barriers to technology adoption, raising the user happiness and accelerating the digital transformation process of the company. To maintain the success of financial technology adoption, fintech lending companies should keep on improving the quality of application design, user-friendliness, transaction security and interface usability.

The research results show that Financial Innovation Capability has a positive and significant effect on Financial Technology Adoption Success. The results suggest that the organizational capacity to innovate in terms of its products and services, business processes or technologies is one of the determinants of successful implementation of financial technology. Fintech lending organizations with strong innovation capability are better able to respond to technology developments, changing client requirements and the dynamics of regulation in the digital finance sector. This enables firms to develop relevant new features,

increase operational efficiency and improve service quality gradually. In addition, financial innovation capacity enhances organizational flexibility to incorporate new technologies into existing systems, thereby accelerating and increasing the efficiency of the adoption process. Companies that innovate constantly are better prepared for changes in the business environment, therefore technology installation is not only technically effective, but also provides additional value to the firm. Hence, enhancement of innovation capability should be a crucial strategy of fintech lending organizations to sustain successful technology adoption under the increasingly fierce market competition.

The results of the study show that Organizational Learning is the most dominant variable of Financial Technology Adoption Success variables in fintech lending organizations. The findings show that the ability of an organization to acquire, create, exchange and apply knowledge is a key factor in the effective use of financial technology. The fintech business landscape is in perpetual motion and companies must continuously learn from experience, technology advances, regulatory changes and customer needs. A strong learning culture within companies can also help to find opportunities for improvement faster, measure the impact of technology implementation and build the skills of employees to effectively use digital systems. The continuous learning strategies also promote collaboration across units, speed up the transfer of knowledge and reduce resistance to technological change, thus making the adoption process more effective. This variable importance demonstrates that the successful adoption of financial technology depends on the quality of the technology used and the organization's capability to promote a flexible learning culture. Therefore, fintech lending companies need to improve organizational learning thru continuous training, mechanisms of knowledge sharing, periodic evaluation of the implementation of technology and the development of an innovation culture so that the success of the adoption of financial technology continues to improve and supports the long-term expansion of the company.

CONCLUSION

The research findings suggest that the success of financial technology adoption in the fintech lending firms is positively and significantly impacted by User Experience, Financial Innovation Capability and Organizational Learning. The study also reveals that the main factor which influences the efficiency of the deployment of financial technology is Organizational Learning. The ability of an organization to promote a learning culture, knowledge, collaboration and human resource skills is an important predictor of successful financial technology installation and utilization. In fact, the quality of customer experience is something that fintech lending companies need to improve all the time. Make the interfaces better, make them easier to use, make the service faster and the system more secure. Enterprises also need to improve their capacity in financial innovation, thru innovating new goods and business processes, to catch up with technology advances and client demand. Organizational Learning also needs to be an organizational strategy and can be achieved thru ongoing training, systems for sharing information, periodic appraisal of the use of technology and promotion of the culture of learning at all levels of the company. This will help sustain the success of the use of financial technology and thus help the long term development of the organization.

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