

Impact Of Disruptive Marketing And Organizational Credibility On Consumer Trust In The Indian Fintech Sector

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ABSTRACT

The rapid growth of financial technology (fintech) has significantly transformed the delivery and consumption of financial services in India. This study examines the impact of disruptive marketing and organizational credibility on consumer trust, and further explores the relationship between consumer trust and behavioural intention toward fintech services. Primary data was collected from 120 respondents using questionnaire. Statistical tools such as descriptive analysis, reliability testing, correlation, and multiple regression were applied using SPSS.

The findings reveal that organizational credibility has a significant positive influence on consumer trust, whereas disruptive marketing shows a weak and statistically insignificant effect. The regression results further confirm that credibility is a stronger predictor of trust compared to marketing efforts. Additionally, the relationship between consumer trust and behavioural intention was found to be insignificant, suggesting that trust alone may not determine adoption behaviour. The study concludes that fintech companies should prioritize credibility factors such as security, transparency, and reliability over aggressive marketing strategies. The findings contribute to understanding consumer behaviour in the fintech sector and provide practical insights for developing effective trust-building strategies..

KEYWORDS:

Disruptive Marketing, Organizational Credibility, Consumer Trust, Financial Technology (Fintech), Behavioural Intention, Digital Payments, Technology Adoption, Consumer Behaviour.

INTRODUCTION

The financial services landscape has undergone a significant transformation with the emergence of financial technology (fintech). In India, the rapid adoption of digital payment systems, mobile banking, and online financial platforms has been driven by increasing internet penetration, smartphone usage, and supportive regulatory initiatives. As competition intensifies, fintech companies are increasingly relying on innovative marketing strategies to capture consumer attention and expand their user base. One such approach is disruptive marketing, which involves unconventional and creative promotional techniques designed to differentiate services in a crowded marketplace. While these strategies are effective in generating awareness and attracting users, their ability to build long-term consumer trust remains uncertain. In the context of financial services, trust is a critical factor, as consumers are required to share sensitive financial information and rely on digital platforms for secure transactions. Organizational credibility plays a crucial role in this regard. It reflects the extent to which a company is perceived as reliable, transparent, and secure by its users. High levels of credibility can reduce perceived risk



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and enhance consumer confidence, thereby strengthening trust in fintech services. The interaction between marketing efforts and credibility determines how consumers evaluate and engage with these platforms. Despite the growing importance of fintech, there remains a need to understand the relative influence of disruptive marketing and organizational credibility on consumer trust, as well as the extent to which trust affects behavioral intention. This study addresses this gap by empirically examining these relationships using primary data and statistical analysis. The findings of this research aim to provide valuable insights for fintech companies in designing effective strategies that balance marketing innovation with trust-building mechanisms, ultimately contributing to sustainable growth in the digital financial ecosystem.

Literature Review

Sanjay Kaptan & Singh (2020) found that consumer trust plays a crucial role in fintech adoption, as higher credibility reduces perceived risk among users. Lee & Shin (2021) observed that while innovation attracts new users to fintech platforms, trust is the key factor that determines long-term usage of these services. PwC (2022) reported that fintech companies are increasingly focusing on improving security and transparency to build and strengthen consumer trust. Similarly, McKinsey & Company (2023) highlighted that trust remains a major driver of digital financial adoption, particularly in emerging markets where uncertainty is higher. The World Bank (2022) emphasized that fintech significantly contributes to financial inclusion, which is strongly supported by trust-building mechanisms and effective regulatory frameworks. In addition, the Reserve Bank of India (2023) noted the rapid growth of digital payments in India, stating that trust and security are the most important influencing factors for continued adoption.

Research Methodology

This study follows a descriptive and analytical research design to investigate the relationship between disruptive marketing, organizational credibility, and consumer trust in the fintech sector. A quantitative research approach was adopted, and primary data was collected using a structured questionnaire based on a Likert scale. The study focuses on examining the impact of independent variables, namely disruptive marketing and organizational credibility, on the dependent variable, consumer trust, as well as its influence on behavioural intention. Statistical tools were applied to analyze the collected data and test the proposed hypotheses, ensuring objective and reliable findings. The nature of the study is empirical and quantitative, as it is based on primary data collected from respondents. It aims to analyze relationships among variables and draw conclusions using statistical techniques.

Sources of Data

The study utilizes both primary and secondary data sources to ensure a comprehensive understanding of the research problem. Primary data was collected from 120 respondents through a structured questionnaire consisting of close-ended questions measured on a Likert scale. This was used to gather insights into respondents' perceptions of disruptive marketing, organizational credibility, and consumer trust in the fintech sector. Secondary data was obtained from various sources, including academic journals, research papers, books, industry reports, and credible online platforms. These sources helped in developing the theoretical framework, supporting the literature review, and providing background information on the fintech industry.

Variables of the Study

The study examines the relationship between disruptive marketing, organizational credibility, and consumer trust in the fintech sector. Disruptive marketing and organizational credibility are considered independent variables, as



they influence consumer trust. Consumer trust is the dependent variable and represents the level of confidence consumers place in fintech services. Additionally, behavioural intention is also treated as a dependent variable when analyzing the effect of consumer trust, as it reflects consumers' willingness to adopt, continue using, or recommend fintech services.

Tools and Techniques Used

The collected data were analyzed using the Statistical Package for the Social Sciences (SPSS). Percentage analysis was used to describe the demographic characteristics and general response patterns of the respondents. Descriptive statistics, including mean and standard deviation, were applied to summarize and interpret the data. Reliability analysis using Cronbach's Alpha was conducted to assess the internal consistency of the measurement scales. Correlation analysis was used to examine the relationship between the variables, while regression analysis was applied to determine the impact of independent variables on the dependent variable.

DATA ANALYSIS AND INTREPRETATION

1. Percentage Analysis

Age Of the Respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 18-22	76	63.3	63.3	63.3
23-27	29	24.2	24.2	87.5
28-35	13	10.8	10.8	98.3
Above 35	2	1.7	1.7	100.0
Total	120	100.0	100.0	

Interpretation:

The age distribution of respondents indicates that a majority of the sample (63.3%) falls within the 18–22 age group, followed by 24.2% in the 23–27 category. A smaller proportion of respondents belongs to the 28–35 age group (10.8%), while only 1.7% are above 35 years of age.

Result:

This distribution suggests that the study is largely dominated by younger individuals, particularly students and early-stage professionals, who are more actively engaged with fintech services. The higher representation of younger respondents reflects their greater familiarity with digital technologies and higher adoption of financial technology platforms.

2. Percentage Analysis

Q2. Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	66	55.0	55.0	55.0
Female	54	45.0	45.0	100.0
Total	120	100.0	100.0	

Interpretation:



The gender distribution of respondents shows that 55.0% are male and 45.0% are female. This indicates a relatively balanced representation of both genders, with a slight majority of male respondents. The near-equal distribution suggests that fintech services are being used by both males and females at comparable levels.

Result:

The data reflects that fintech adoption is not significantly skewed toward a single gender, indicating broad acceptance and usage across both male and female respondents.

3. Correlation Analysis

Correlations

		DM	CT
DM	Pearson Correlation	1	.113
	Sig. (2-tailed)		.221
	N	120	120
CT	Pearson Correlation	.113	1
	Sig. (2-tailed)	.221	
	N	120	120

Result:

The correlation coefficient between Disruptive Marketing (DM) and Consumer Trust (CT) is 0.113, indicating a very weak positive relationship. However, the significance value ($p = 0.221$) is greater than 0.05, which shows that the relationship is not statistically significant.

Therefore, it can be concluded that disruptive marketing does not have a significant impact on consumer trust in the fintech sector based on the given data.

4. Chi-Square Analysis

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	6.595 ^a	4	.159
Likelihood Ratio	6.660	4	.155
Linear-by-Linear Association	1.250	1	.264
N of Valid Cases	120		

a. 4 cells (40.0%) have expected count less than 5. The minimum expected count is .90.

Result:

The Pearson Chi-Square value is 6.595 with a significance level of $p = 0.159$, which is greater than 0.05. This indicates that there is no significant association between the variables considered in the test.

Therefore, the null hypothesis is accepted, suggesting that the variables are independent of each other. However, since 40% of the cells have expected counts less than 5, the result should be interpreted with caution.

5. ANOVA Test



ANOVA

CT

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.830	3	.277	.994	.398
Within Groups	32.290	116	.278		
Total	33.120	119			

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.549	2	2.774	11.773	.000 ^b
	Residual	27.571	117	.236		
	Total	33.120	119			

a. Dependent Variable: CT

b. Predictors: (Constant), OC, DM

Result:

The ANOVA results show that the significance value is $p = 0.398$, which is greater than 0.05. This indicates that there is no significant difference in Consumer Trust (CT) across the groups considered.

Therefore, the null hypothesis is accepted, suggesting that the groups do not differ significantly in terms of consumer trust.

6. REGRESSION

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.527	.093		16.371	.000
	Compared to five years ago SDG related development in North Madurai	.026	.033	.073	.790	.431

Result:

The regression results show a very weak relationship ($R = 0.073$) with a low explanatory power ($R^2 = 0.005$). Since the p-value (0.431) is greater than 0.05, the model is not statistically significant, indicating no significant impact of the independent variable on SDG achievement.

RESULTS AND DISCUSSION

The study aimed to examine the relationship between disruptive marketing, organizational credibility, and consumer trust in the fintech sector using various statistical tools.

The correlation analysis revealed a weak positive relationship between disruptive marketing and consumer trust ($r = 0.113$), which was not statistically significant ($p > 0.05$). This indicates that disruptive marketing alone does not significantly influence consumer trust.

However, the regression analysis and ANOVA results showed that the overall model is statistically significant ($p < 0.05$), suggesting that the combined effect of disruptive marketing and organizational credibility significantly



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impacts consumer trust. This implies that while disruptive marketing may not independently influence trust, it contributes when combined with organizational credibility.

Further analysis indicates that organizational credibility plays a more dominant role in influencing consumer trust, highlighting the importance of reliability, transparency, and security in fintech services.

The chi-square test results revealed no significant association between the categorical variables, indicating independence between the selected factors. Similarly, the one-way ANOVA results showed no significant difference in consumer trust across different groups ($p > 0.05$), suggesting uniform perception among respondents.

Findings

The analysis indicates that disruptive marketing has a weak and statistically insignificant relationship with consumer trust, suggesting that promotional strategies alone are not sufficient to build trust in fintech services. Although innovative and creative marketing campaigns may attract initial attention from users, they do not significantly influence deeper psychological factors such as trust. In contrast, organizational credibility shows a moderate and statistically significant positive relationship with consumer trust, highlighting its importance as a key determinant in the fintech sector. This suggests that consumers place greater importance on reliability, transparency, and regulatory compliance when evaluating fintech platforms.

Further, regression analysis confirms that organizational credibility is a much stronger predictor of consumer trust compared to disruptive marketing. The negligible and insignificant effect of disruptive marketing in the regression model reinforces the idea that marketing efforts play a secondary role in trust formation. The findings also suggest that fintech users are more rational and risk-conscious, prioritizing security and reliability over promotional appeal.

Suggestions

Fintech firms should focus primarily on strengthening organizational credibility by maintaining transparency and ensuring consistent performance. Enhancing data security measures is essential, and companies should invest in advanced technologies to protect user information and financial transactions. It is also important to improve regulatory compliance and increase user awareness about safety practices to build greater confidence in fintech platforms.

Customer service should be improved by ensuring quick, efficient, and responsive support, as this directly influences user satisfaction. Reducing technical issues and system failures through continuous updates and maintenance is also necessary for smooth service delivery. Additionally, enhancing user experience through simple and user-friendly interface design can encourage higher adoption rates.

CONCLUSION

The study examined the relationship between disruptive marketing, organizational credibility, and consumer trust in the fintech sector. The findings reveal that although disruptive marketing strategies are effective in attracting attention and creating awareness, they do not have a significant direct impact on consumer trust. This suggests that attention-driven marketing alone is not sufficient to build confidence in financial services.

On the other hand, organizational credibility was found to have a stronger and more meaningful influence on consumer trust. Factors such as transparency, security, reliability, and ethical practices play a crucial role in shaping user confidence. In a sector where financial risk and data security are major concerns, consumers rely more on the credibility of the organization than on its promotional strategies.

The study also indicates that consumer trust is essential for the adoption and continued usage of fintech services, although its direct influence on behavioral intention may vary. Overall, the results highlight the need for fintech companies to focus on building a strong foundation of trust through consistent performance and credible practices, while using marketing strategies as a supporting tool rather than the primary driver.

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