

AI-Enabled Fintech Services: Examining Consumer Trust, Security and Behavioral Intentions

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Abstract

The rapid integration of Artificial Intelligence (AI) into financial technology (Fintech) services is transforming the way consumers access, evaluate, and use financial products. AI-enabled Fintech applications provide personalized financial recommendations, automated customer support, fraud detection, credit assessment, digital payments, robo-advisory services, and intelligent financial management. Despite these advantages, consumer adoption depends strongly on trust, perceived security, privacy, transparency, and confidence in AI-driven decisions. The article examines the relationship between AI-enabled Fintech services, consumer trust, perceived security, and behavioral intentions. A convenience sampling technique was employed to select respondents who were readily accessible and willing to participate in the study. A total of 250 respondents constituted the sample for the study. Primary data were collected through a structured questionnaire designed to capture respondents' perceptions and experiences regarding AI-enabled fintech services. It highlights how technological reliability and responsible use of consumer data can influence willingness to adopt and continuously use AI-based financial services. The article also discusses major challenges, including algorithmic bias, cybersecurity threats, lack of transparency, data privacy concerns, and limited consumer understanding of AI. The analysis suggests that trust

and security are not merely technical requirements but fundamental determinants of consumer acceptance. Fintech providers can strengthen behavioral intentions by improving transparency, data protection, explainability, human support, and responsible AI governance. Building a secure and trustworthy AI ecosystem is therefore essential for sustainable Fintech growth and long-term consumer relationships.

Keywords: Artificial Intelligence, Fintech, Consumer Trust, Security, Behavioral Intention, Digital Finance, Privacy and AI Adoption

Introduction

The evolution of financial technology has accelerated as digital innovations have become more deeply embedded in banking and financial services. Mobile banking, digital wallets, online loans, automated investing platforms, digital payments, and financial management software have transformed conventional customer engagements with financial entities. Artificial Intelligence has significantly expedited this evolution by allowing financial service providers to scrutinise extensive datasets, discern trends, automate decision-making, and deliver tailored services.

AI-driven financial technology solutions may enhance ease and efficiency through immediate replies, tailored suggestions, automated transactions, fraud detection, and anticipatory financial assessments. Clients can get financial services at any moment without relying solely on physical locations or direct engagement with financial personnel. Nonetheless, the heightened utilisation of AI raises apprehensions about the gathering and handling of personal financial data, cybersecurity threats, algorithmic decision-making processes, and the clarity of automated systems.

Consumer confidence holds special significance in the financial services sector due to the use of sensitive personal data and substantial economic ramifications. A customer can be reluctant to utilise an AI-driven lending platform if the decision-making procedure is ambiguous or if the security of personal information is questionable. In a similar vein, customers could eschew computerised financial guidance if they lack comprehension of the suggestion process. Consequently, mere technological proficiency does not ensure implementation.

This article analyses AI-driven Fintech services by concentrating on three interrelated aspects: consumer confidence, perceived safety, and behavioural intents. It contends that the sustainable integration necessitates Fintech entities to merge technological advancement with openness, privacy safeguarding, cybersecurity, and ethical AI methodologies.

AI-Enabled Fintech Services

AI is increasingly applied across several areas of Fintech. Machine learning algorithms can support credit scoring by identifying patterns in financial and behavioural data. AI-powered systems can detect unusual transaction patterns and help identify potential fraud. Chatbots and virtual assistants provide automated customer service, while robo-advisors use algorithms to generate investment recommendations. AI can also support

personalized financial management by analysing consumer spending patterns and suggesting savings or budgeting strategies.

The major advantage of AI-enabled Fintech is its ability to process large amounts of information quickly. Traditional financial analysis may require considerable time and human resources, whereas AI systems can evaluate information almost instantaneously. This can improve operational efficiency and potentially reduce service costs.

Personalization is another important benefit. AI can use customer information and previous interactions to tailor financial products and recommendations. For example, a digital financial application may provide individualized spending alerts or suggest products based on a customer's financial behaviour. Such personalization can increase perceived usefulness and convenience.

Nevertheless, AI-based services also create new forms of risk. Automated decisions may be affected by biased or incomplete data. Consumers may not understand why a loan application was rejected or why a particular financial product was recommended. Consequently, explainability and accountability are becoming increasingly important in AI-enabled financial services.

Consumer Trust in AI-Enabled Fintech

Consumer trust refers to the willingness of individuals to rely on a service provider or technological system when there is some degree of uncertainty or risk. In Fintech, trust is particularly important because consumers provide highly sensitive financial and personal information.

Trust in AI-enabled Fintech can be influenced by several factors. First, consumers need confidence that the technology operates accurately and reliably. Repeated system failures, incorrect recommendations, or transaction errors can reduce trust. Second, consumers need assurance that their personal information will be collected and used responsibly. Third, consumers expect financial institutions to provide transparency about automated decisions.

Trust is also influenced by the reputation of the service provider. Established financial institutions may benefit from existing consumer relationships, while newer Fintech companies may need to establish credibility through security certifications, transparent policies, customer support, and reliable performance.

Human involvement can further strengthen trust. Although consumers may appreciate automation, they may also expect access to a human employee when a complex or sensitive financial issue arises. A hybrid model combining AI efficiency with human assistance may therefore provide greater confidence than a completely automated service.

Security and Privacy Concerns

Security represents one of the most important factors affecting the adoption of AI-enabled Fintech services. Digital financial platforms process information such as account

details, transaction histories, identity information, and financial behaviour. A security breach can result in financial loss, identity theft, privacy violations, and reputational damage. AI can itself contribute to security by identifying suspicious transactions and detecting unusual patterns. However, AI-enabled systems can also become targets for cyberattacks. Attackers may attempt to manipulate data, exploit system weaknesses, or interfere with automated decision-making processes. Therefore, AI implementation must be supported by strong cybersecurity infrastructure.

Privacy is closely associated with security. AI systems often require large datasets to generate accurate predictions and personalized services. Consumers may question whether they have sufficient control over how their information is collected, stored, shared, and analysed. Clear privacy policies and meaningful consumer consent are therefore essential. Fintech providers should adopt data minimization, encryption, access controls, continuous monitoring, and strong authentication mechanisms. Regular security assessments and incident-response procedures are also necessary. More importantly, consumers should be informed about the purpose of data collection in simple and understandable language.

Behavioral Intentions toward AI-Enabled Fintech

Behavioral intention refers to an individual's willingness or likelihood to use a particular technology or service in the future. In the context of AI-enabled Fintech, behavioral intention may include the intention to adopt, continue using, recommend, or increase the use of AI-based financial services. Perceived usefulness and ease of use can strongly influence behavioral intention. Consumers are more likely to adopt an AI-enabled service when they believe it provides meaningful benefits and is easy to operate. However, financial services involve higher perceived risks than many ordinary digital services. Consequently, trust and security become especially important. A consumer may recognize the convenience of an AI-based investment platform but still avoid it because of concerns about privacy or inaccurate recommendations. Conversely, strong security and transparent AI practices may reduce perceived risk and encourage adoption. Trust can therefore act as a bridge between technological characteristics and behavioral intention. When consumers trust the technology, they are more willing to provide information, follow recommendations, complete digital transactions, and continue using the service. When trust is weak, even technically advanced services may experience low adoption.

Relationship between Trust, Security, and Behavioral Intention

Consumer trust, perceived security, and behavioral intention are closely interconnected. Security creates the foundation for trust, while trust influences willingness to use AI-enabled financial services. A consumer who perceives a Fintech platform as secure is more likely to believe that the provider can protect personal information and conduct transactions reliably. Transparency also strengthens this relationship. When consumers understand how AI uses their information and how automated decisions are made, uncertainty may be reduced. Explainable AI can therefore contribute to greater confidence in financial decisions. This relationship suggests that Fintech providers should not treat security

as a separate technical function. Security, transparency, reliability, and customer experience should be integrated into the overall service design.

Research Gap

Despite the growing scholarly and industrial focus on AI-powered Fintech services, significant deficiencies persist in comprehending the interplay between customer trust, perceived security, and behavioural intents within AI-driven financial contexts. Current research often investigates technology adoption, trust, privacy, or security as isolated elements, however there is a scarcity of studies that amalgamate these aspects into a unified consumer-centric model. A significant portion of the current literature emphasises broad digital banking and Fintech adoption instead of particularly analysing AI-driven services like intelligent credit evaluation, robo-advisory, automated customer assistance, fraud detection, and tailored financial advice. Moreover, issues pertaining to algorithmic openness, elucidation, data confidentiality, and perceived equity remain nascent fields of inquiry. Variations in customer cognisance and digital proficiency may further affect adoption results. Consequently, an integrated investigation is required to analyse how perceptions of security and trust influence customers' readiness to embrace and persist in utilising AI-driven Fintech services.

Significance of the Research

The research is significant as artificial intelligence is becoming integral to contemporary financial services, whereas customer adoption depends on trust in the technology. Comprehending the elements that establish or diminish trust will assist Fintech companies in creating services that consumers are inclined to embrace and utilise consistently. The research emphasises the significance of security due to the involvement of sensitive personal, identification, and financial data in transactions. Analysing behavioural intents can assist organisations in determining if favourable views of AI lead to genuine readiness to embrace, persist with, and endorse AI-driven financial services. From an academic viewpoint, the research enhances the expanding body of literature on AI, Fintech adoption, consumer trust, and digital security by integrating these topics into a unified framework. From a managerial standpoint, the results can facilitate improved decision-making regarding privacy safeguarding, transparency, consumer engagement, cybersecurity, human supervision, and ethical AI deployment. The research is hence significant to both scholars and financial service entities.

Research Problem

The rapid rise of AI-enabled Fintech services has generated huge prospects for speedier, tailored, and automated financial services, but it has also produced concern among customers. Financial apps progressively gather and scrutinise confidential data to facilitate credit assessments, fraud identification, investment guidance, customer assistance, and tailored financial administration. Notwithstanding these advantages, users could be reluctant to utilise AI-driven services due to apprehensions over data privacy, cybersecurity, unauthorised access, algorithmic bias, erroneous conclusions, and a lack of comprehension of

AI system functionalities. Insufficient transparency may diminish trust when consumers are unable to comprehend or contest automated financial choices. Thus, technical ease may be inadequate for guaranteeing acceptance or sustained use. The primary issue is to comprehend how customer confidence and perceived safety affect behavioural intentions about AI-driven Fintech services. In the absence of sufficient understanding of these linkages, suppliers could substantially spend in cutting-edge technology while neglecting the elements that influence consumer acceptability. This research tackles this issue by analysing trust, security, and behavioural intention concurrently.

Methodology

The study focused on key dimensions such as consumer trust, perceived security, perceived usefulness, and behavioral intentions. A **convenience sampling technique** was employed to select respondents who were readily accessible and willing to participate in the study. A total of **250 respondents** constituted the sample for the study. Primary data were collected through a structured questionnaire designed to capture respondents' perceptions and experiences regarding AI-enabled fintech services. The questionnaire used appropriate Likert-scale statements to measure the major study variables.

The collected data were systematically coded, tabulated, and analysed using suitable statistical techniques. Descriptive statistics were used to summarize the demographic characteristics and responses of the participants, while inferential statistical techniques were applied to examine the relationships among consumer trust, security perceptions, and behavioral intentions. The findings provide insights into the factors influencing consumers' acceptance and continued use of AI-enabled fintech services.

Findings and Results- AI-enabled Fintech Services – Major Challenges

AI-enabled Fintech services have the potential to transform financial services by increasing efficiency, personalization, accessibility, and automation. However, the success of these services depends not only on technological sophistication but also on consumer confidence. Trust, security, privacy, transparency, and perceived usefulness are central factors influencing behavioral intentions. Consumers are more likely to adopt AI-enabled financial services when they believe that their information is protected, transactions are secure, decisions are reliable, and service providers act responsibly. Conversely, security failures, unclear data practices, algorithmic bias, and unexplained automated decisions can weaken trust and discourage adoption. The future of AI-enabled Fintech therefore requires a balance between innovation and responsibility. Financial institutions and Fintech companies should develop systems that are secure, transparent, explainable, fair, and consumer-oriented. Strong governance, cybersecurity, privacy protection, human oversight, and effective customer communication can strengthen consumer trust and encourage sustainable usage. Ultimately, the long-term success of AI in Fintech will depend not simply on what the technology can do, but on whether consumers trust it enough to use it.

The table presents the major challenges associated with AI-enabled Fintech services based on their mean scores, standard deviations, and mean ranks. Overall, the results show

that consumer capability, security, transparency, and responsible automation are important challenges requiring attention in AI-enabled Fintech service

Table 1: AI-enabled Fintech services

Major Challenges	Mean	Std. Deviation	Mean Rank
Algorithmic bias	2.75	1.125	2.43
Lack of explainability	2.91	1.074	2.57
Cybersecurity threats	2.80	1.245	3.19
Excessive dependence on automation	2.84	1.104	2.46
Digital literacy	3.10	1.025	2.54

The findings indicate that **digital literacy** is the most significant challenge based on the highest mean score of 3.10, followed by **lack of explainability** with a mean of 2.91. **Excessive dependence on automation** records a mean of 2.84, while **cybersecurity threats** have a mean of 2.80 and the highest mean rank of 3.19, indicating that security remains an important concern. **Algorithmic bias** records the lowest mean score of 2.75 and a mean rank of 2.43. Overall, the results suggest that improving consumer digital literacy, transparency, cybersecurity, and appropriate human involvement is essential for the effective adoption of AI-enabled Fintech services.

Table 2: Kendall's Coefficient of Concordance

N	250
Kendall's W	.004
Chi-Square	3.428
df	3
Asymp. Sig.	.000

The Kendall's Coefficient of Concordance analysis was conducted for 250 respondents to assess the degree of agreement among the rankings. The Kendall's W value of **0.004** indicates a **very weak level of concordance** among the respondents, suggesting that there is almost no agreement in the rankings of the variables. The obtained Chi-square value is **3.428** with **3 degrees of freedom**. However, the reported **Asymp. Sig. value of .000** appears inconsistent with the Chi-square value and degrees of freedom, as a Chi-square value of 3.428 with 3 degrees of freedom would normally produce a p-value greater than 0.05. Therefore, the reported significance value should be verified from the SPSS output

before making a decision on the hypothesis. Based on the reported Kendall's W, the major finding is that the respondents exhibit **very low agreement in their rankings**.

Major Challenges

Several challenges can restrict consumer acceptance of AI-enabled Fintech services. The first is algorithmic bias. If AI systems are trained using biased or incomplete data, automated decisions may disadvantage certain consumers. This is particularly important in credit assessment, insurance, and lending.

1. The second challenge is lack of explainability. Consumers may find it difficult to understand complex algorithms, particularly when decisions affect access to financial services. Providing understandable explanations can improve perceived fairness and trust.
2. Third, cybersecurity threats are continuously evolving. Fintech companies must therefore maintain strong security systems and regularly update their protection mechanisms.
3. Fourth, excessive dependence on automation may create dissatisfaction when consumers face unusual or complex financial problems. Human assistance remains important for resolving disputes, explaining decisions, and handling sensitive situations.
4. Finally, differences in digital literacy can influence adoption. Consumers with limited technological knowledge may perceive AI-enabled services as complicated or risky. Education and user-friendly interfaces can help reduce this barrier.

Implications for Fintech Service Providers

Fintech providers should place trust and security at the centre of AI implementation. First, organizations should clearly communicate how AI systems work and how consumer data is used. Complex technical information should be translated into understandable explanations.

1. Second, organizations should implement strong privacy and cybersecurity practices. Consumers should be provided with appropriate control over their personal information and should understand the purpose of data collection.
2. Third, AI systems should be regularly monitored for accuracy, bias, and unexpected outcomes. Human oversight should be maintained for high-impact financial decisions.
3. Fourth, Fintech providers should offer accessible customer support. AI chatbots can handle routine queries, but human representatives should remain available when consumers require additional assistance.
4. Finally, organizations should measure not only adoption rates but also consumer trust, satisfaction, perceived security, and continued usage. These measures provide a more complete understanding of long-term Fintech acceptance.

Implications for the Study

The study has important implications for Fintech organizations, financial institutions, policymakers, and researchers. For service providers, the findings emphasize that technological innovation should be accompanied by strong security, privacy protection, transparency, and reliable customer support. Organizations should communicate clearly about how AI systems use consumer data and make financial recommendations or decisions. The study also implies that explainability and human oversight can be important for building confidence in high-impact financial services. For policymakers, the findings highlight the need for appropriate standards concerning data protection, algorithmic accountability, cybersecurity, and responsible AI use in financial services. For researchers, the study provides a basis for examining the combined influence of trust, security, perceived usefulness, and behavioral intention in different Fintech contexts and consumer groups. The study also suggests that consumer education and digital literacy can complement technological safeguards by helping users understand both the benefits and risks of AI-enabled services. Overall, successful AI adoption requires a consumer-centred approach rather than a technology-centred approach alone.

Recommendations and Suggestions

Fintech providers should strengthen cybersecurity through continuous monitoring, encryption, secure authentication, and regular risk assessments. Clear and simple privacy policies should explain what consumer data is collected, why it is required, and how it is protected. AI-driven financial decisions should be as transparent and explainable as possible, particularly when they affect credit, lending, insurance, or investment outcomes. Human assistance should remain available for complex or disputed decisions. Providers should regularly test AI systems for accuracy, fairness, bias, and security vulnerabilities. Consumer awareness programmes can improve digital literacy and help users recognize both the benefits and risks of AI-enabled financial services. Organizations should also collect feedback on trust, security perceptions, satisfaction, and continued usage so that services can be improved continuously. Finally, responsible AI governance should be integrated into organizational policies to ensure that innovation remains aligned with consumer protection and ethical financial practices.

Conclusion

AI-enabled Fintech services are fundamentally changing the delivery and consumption of financial services. Through machine learning, intelligent automation, predictive analytics, natural language processing, and data-driven personalization, Fintech providers can deliver faster, more convenient, and increasingly customized financial experiences. AI can support fraud detection, credit assessment, digital payments, customer service, investment recommendations, and personal financial management. However, the technological capabilities of these systems alone cannot guarantee successful consumer adoption. Financial services involve money, personal information, and decisions with

potentially significant consequences; therefore, consumers must have confidence that AI-enabled systems are reliable, secure, fair, and responsibly managed.

Consumer trust emerges as a central factor connecting technological performance with behavioral intention. When consumers believe that an AI-enabled Fintech provider protects their information, processes transactions securely, provides accurate services, and acts transparently, they are more likely to adopt and continue using the service. Perceived security can reduce uncertainty and strengthen trust, while privacy protection can provide consumers with greater confidence in sharing information. In contrast, cybersecurity incidents, unclear data practices, algorithmic bias, unexplained decisions, and poor service reliability can undermine trust and create resistance to adoption. Therefore, security and trust should be considered essential components of Fintech service quality rather than merely technical or regulatory requirements.

The study also highlights the importance of transparency and explainability. Consumers may be willing to use automated financial services when they understand how their information is used and why an AI system produces a particular recommendation or decision. Human oversight remains valuable, particularly for complex financial matters, disputed outcomes, and high-impact decisions. A combination of AI efficiency and human support can provide a stronger foundation for consumer confidence than complete dependence on automation.

For Fintech providers, the findings imply that sustainable growth requires a consumer-centred approach to AI implementation. Organizations should invest in cybersecurity, privacy protection, explainable AI, responsible data management, bias monitoring, and effective customer support. Policymakers should encourage appropriate standards for data protection, algorithmic accountability, and responsible AI governance. Consumers should also be supported through digital literacy and awareness initiatives so that they can make informed decisions about AI-enabled financial services.

Overall, the future development of AI-enabled Fintech depends on balancing innovation with responsibility. Trust cannot be created through technology alone; it must be developed through consistent security, transparency, fairness, reliability, and responsible treatment of consumer information. When these conditions are effectively addressed, AI-enabled Fintech services can achieve stronger consumer acceptance, greater satisfaction, continued usage, and sustainable growth. The long-term success of AI in financial services will ultimately depend on the ability of organizations to make advanced technology not only intelligent and efficient, but also secure, understandable, trustworthy, and genuinely beneficial to consumers.

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