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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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The goal of relationship marketing is to create strong, emotional, customer attachments with a brand (R. U. Khan, Salamzadeh, Iqbal, & Yang, 2022). Instead, the use of the terminology "customer experience" by marketers appears to replace the language of "customer relationship". Nevertheless, Palmer (2010) stated that customer experience management can be an integrated framework that transcends the theoretical and practical boundaries of customer relationship management. In the context of relationship marketing, this study focuses on the relationship between customer experience in the customer journey (Lemon & Verhoef, 2016) and Marketing Technology (MarTech) usage behaviour in Financial Technology (FinTech).

There is a significant concern about marketing with a technology called 'marketing technology' or 'tech marketing' or 'MarTech' (Brinker, 2018; Seebacher, 2021). This study attempts to build on MarTech by using technologies for marketing rather than any particular ways to market technologies to users. Commonly, MarTech is a combination of "marketing" and "technology" and is an umbrella term for the ecosystem of all marketing-specific technologies (Seebacher, 2021). Thus far, MarTech was defined by MarTech Today (marketing technology website) as "a blend of marketing and technology; virtually anyone involved with digital marketing is dealing with MarTech since digital, by its very nature, is technologically-based" (Brinker, 2018; Middleton, 2017). Without a doubt, marketers are currently at a point in practice where digital marketing is just marketing. The reason is that more or less all marketing activities are interconnected with some digital aspect (Lamberton & Stephen, 2016). In this manner, FinTech marketers use digital strategies (e.g., modern financial technologies) to market the benefits of FinTech to their target customers (Chan, Troshani, Rao Hill, & Hoffmann, 2022). Whereas FinTech is a combination of the words "finance" and "technology" and is the development of various FinTech services based on mobile and internet environments such as digital payments, real-time electronic funds transfer, purchase of financial products and asset management services (Alt, Beck, & Smits, 2018; Gomber, Koch, & Siering, 2017).

These days, all industries require specific marketing that builds brands, connects businesses with their target audiences, and complies with various rules and regulations that govern that industry. The FinTech industry is no exception. FinTech marketing solutions are defined as a set of marketing techniques designed for use by the financial services industry (Allen Martinez, 2022; Mogaji, Soetan, & Kieu, 2021). Thus, this study considers MarTech as a way to offer banking services and products by FinTech marketers. Mostly, positioning and differentiating their offerings in a competitive environment thinking led to the creation of experiential marketing. Indeed, relationship marketing with customer journey and experience is called an experiential marketing strategy. One of the core ideas of experiential marketing is that value lies not only in the goods (products and services) purchased and consumed but also in the hedonic and experiential elements surrounding the product and service. The real truth is that experiential value is not in the goods or services, but in the marketing of these goods (Schmitt & Zarantonello, 2013). The arguments mentioned above clearly show that FinTech marketers cannot ignore MarTech with experiential

marketing strategies when it comes to delivering superior value to their customers. In the same way, Choi et al. (2013) have noted that experiential marketing is a successful strategy used to build brand loyalty, increase repeat business, and manage consumer value perception and knowledge while focusing on the customers' current experience.

Notably, Breidbach et al. (2019) have explored a research direction for the digital transformation of financial service systems as an emerging phenomenon of FinTech. Concerning the domain of the current study, MarTech can be significantly benefited FinTech:

> ...A marriage of MarTech with FinTech helps ensure that the FinTech industry, whether it involves traditional banking, emerging technology, financial institutions, or business (B2B and B2C), gets the best results in marketing its products and services (Mansfield, 2019).

Central Bank of Sri Lanka (2021) stated that banking and technology are closely linked for a decade in Sri Lanka (E.g.; from computerized banking systems to automated teller machines (ATM) to internet banking systems). The usage of technology by banks has created the modern FinTech industry. FinTech has grown rapidly over the past year which is posing challenges to traditional banking (services traditionally offered by banks). In recent years electronic transactions have become a preferred and secure medium through which customers transact large amounts of money. In addition to the enhanced performance of banks in Sri Lanka, FinTech-enabled products and services provide opportunities for people who do not have banks and who have little or no access to banks to access traditional financial services through non-traditional channels. Indeed, MarTech can help to do these opportunities for banking customers. This shows the importance of studying MarTech applications in the banking industry in relation to the implementation of FinTech service offerings by FinTech marketers (Dharmadasa, 2021; Joseph, McClure, & Joseph, 1999; Kaushik & Rahman, 2015; Megargel, Shankararaman, & Reddy, 2018).

On the other hand, whereas there are several core categories of MarTech tools, mobile marketing platforms and marketing automation platforms are mainly related to FinTech marketers. For example, in the FinTech background, multi-channel MarTech platforms are offered by the banking industry to the customers, including automated teller machines (ATMs) (Chaouali & el Hedhli, 2019), websites (desktop web and mobile webs) (Koksal, 2016) and smartphone applications (Fenu & Pau, 2015; Shankar, Tiwari, & Gupta, 2022). Though, the digital application marketplace (e.g., mobile banking through an application) plays a prominent role in the mobile marketing platforms in FinTech (Al-Natour, Cavusoglu, Benbasat, & Aleem, 2020; Ghazawneh & Henfridsson, 2015; Lamberton & Stephen, 2016; Sun, Shi, Viswanathan, & Zheleva, 2019; Veríssimo, 2016). Notably, Thusi and Maduku (2020) stated that mobile banking through an application (app) is a recent technological innovation that has immense potential to improve the banking experience of retail banking customers and streamline the operations of banks.

In fact, customers are users of multi-channel MarTech platforms in the customer use context, ranging from ATM to MB apps. In addition, Lamberton and Stephen (2016) mentioned that 'digital, social media and mobile marketing (DSMM) has transformational power in customer life'. Notably, researchers stated that 'post-humanist technology would not change human nature' in their article of literature review on the topic of a prospectus on marketing futurology (Hyman & Kostyk, 2019). However, on the other hand, evidence also suggests that humans do not always behave as they intended to behave (Sheeran, 2002; Sheeran & Webb, 2016; Venkatesh, Thong, & Xu, 2012). This clearly shows that there is a significant gap between intention and actual behaviour. The intention-behaviour gap is defined as the degree of discrepancy between users' intentions regarding a particular behaviour and their actual behaviour. This gap is not limited to Information Technology (IT) applied research (Bhattacherjee & Sanford, 2009). For that reason, when marketers are concerned about technology adaptation in marketing activities, they should first concern about the gap between consumers' MarTech usage intention and actual behaviour. Furthermore, understanding this gap may help marketers design intervention programs to reduce this gap or at least mitigate its potential effects (Bhattacherjee & Sanford, 2009). In this regard, researchers should explore the concept of the intention-behaviour gap. Given the existing theoretical and empirical knowledge (Keskar & Pandey, 2018), this study primarily focuses on the MarTech usage behaviour gap of customers rather than the general study of organizations' MarTech usage/adoption behaviour. In this regard, the current study glances at the customer use context in the MarTech domain (Venkatesh et al., 2012).

However, at a standstill, to address the research gap, this study emphasizes the remaining issues; do FinTech marketers in the multi-channel MarTech perspective have to be delivered any particular type of experiential marketing strategies beyond the previous MarTech experience deliveries? and how can FinTech marketers reduce the gap between their customers' usage intention and actual usage behaviour in the MarTech domain? Accordingly, the potential research objectives have been developed by the researcher, which helps the researcher to give a clear explanation regarding the idea of the current research.

To pursue the above issues, this study begins with two theoretical (Theory of Planned Behaviour (TPB) and Personal Construct Theory (PCT)) perspectives on MarTech usage behaviour, which explores customers' usage intention and experiential marketing. Second, this study prominences the gap between MarTech usage intention and actual usage behaviour with experiential marketing as a customer journey and experience in the relationship marketing context. Third, using in-depth interviews of a pilot study, responses from MB apps non-customers in SL were collected and revealed new perspectives for future research wearing an experiential marketing lens in the relationship marketing context on the MarTech usage intention-behaviour gap. Fourth, theoretical contributions are proposed in the course of future potential studies. Finally, the practical implications of FinTech marketers are discussed in this study.

CONTEXTUAL AND THEORETICAL BACKGROUND

Contextual Background

In the current scenario of the COVID-19 outbreak, all of a sudden, customers in all countries wanted to convert their branch banking usage behaviour to digital MarTech usage behaviour from their residences because of travel shut down around the world (Naeem & Ozuem, 2021). Notably, the dynamic economic environment will directly impact the banking sector, the backbone of Sri Lanka (SL) as a developing country's economy (Seetharaman, 2020). Thus far, past researchers have stated that mobile marketing platforms usage is in the initial stage in developing countries (Chaouali & el Hedhli, 2019; S. K. Sharma & Al-Muharrami, 2018; S. K. Sharma, Govindaluri, Muharrami, & Tarhini, 2017; Thusi & Maduku, 2020). Presently, for example, at the beginning of 2021, the Payments and Settlements Department Central Bank of Sri Lanka declared that the volume of transactions of ATM terminals, internet banking and mobile banking are 295,616,100, 135,386,900 and 27,892,400 respectively. According to Sri Lanka's electronic-banking statistics, the usage of digital application marketplace or MB apps among customers is still low. However, there is a growing intention of MarTech usage among customers. Therefore, given the relationship marketing context, there is still scope to increase MarTech usage behaviour in the current Covid-19 outbreak.

Theoretical Background

Theory of Planned Behaviour (TPB): the intention-behaviour gap is a paradigm of MarTech usage

The Theory of Planned Behaviour (TPB) frames the intention, as a function of three antecedents: attitude, subjective norms, and perceived behavioural control. This discussion implies that background factors (customers' individual, social and informational factors) influence intentions and behaviour indirectly by their effects on beliefs and, through these beliefs, on attitudes, subjective norms, or perceptions of control (Ajzen & Fishbein, 2000, 2005, 2010). In addition, in this theory, the 'intention-behaviour gap' was claimed by the authors (Grimmer & Miles, 2017). Based on the paradigm of the intention-behaviour gap, still, there is a need to expand the TPB, as well as its model since most of the previous researchers have suggested and proposed a paradigm that focuses on the explanation of intention-behaviour discrepancy and explores future research areas based on intention - behaviour paradigm (Petty, Wegener, & Fabrigar, 1997; Sheeran, 2002; Sheeran & Webb, 2016; Verplanken & Aarts, 1999). Wong and Sheth (1985) have suggested the task of identifying or introducing additional variables that moderate the intention-behaviour relationship in their review article "Explaining intention-behaviour discrepancy-a paradigm".

Furthermore, Ajzen and Fishbein (2005, 2010) unlocked ample opportunities for future researchers to improve our understanding of MarTech usage intention and actual behaviour. This study provides a paradigm for concern about the intention-behaviour gap. Thus, MarTech usage behaviour supports the assumptions that the

usage intention-behaviour gap of customers in the MarTech domain is derived from this TPB.

Personal Construct Theory (PCT): MarTech usage is a constructive behaviour caused by MarTech experience

The perspective of Personal Construct Theory (PCT) is most relevant to experiential marketing. According to Kelly (1955), PCT is the process of construing where we make sense of the world and our experiences by engaging in a process. He has claimed that understanding the personal psychology of individual tasks is determined according to a person's personal experience. Then each person checks the accuracy of gained knowledge by performing the predefined action as they prefer. Suppose the outcomes of the planned actions are compliant with planned ones, which means that they have found an excellent order in personal experience. If not, constructs regarding the interpretation or predictions can be modified.

As mentioned above, scientific methods are used to discover or correct our constructs in all modern sciences. Finally, the truth of the universe we live in is found. Hence, all of our present interpretations of the universe are subject to revision or replacement. As a result, people differ from each other in their construction of events from their own experiences. According to personal choice in MarTech usage, the aspects of customers' MarTech experiences are taken from construction, experience and sociality corollaries of PCT.

LITERATURE REVIEW

Different Angles of MarTech Views in FinTech

There has been substantial and long-standing research on multi-channel marketing automation platforms (Frischknecht, 2021) and internet/online customer usage behaviour in MarTech. Interestingly, examples include the application of the Technology Acceptance Model (TAM) to online customer behaviour (Koufaris, 2002); understanding and predicting electronic commerce adoption: an extension of the Theory of Planned Behaviour (TPB) (Pavlou & Fygenson, 2006); effects of consumer characteristics on their acceptance of online shopping (Lian & Lin, 2008); online customer trust and satisfaction (G. Kim, Shin, & Lee, 2009; M.-J. Kim, Chung, & Lee, 2011); an integrated framework for online consumer behaviour and decision-making process: a review (Darley, Blankson, & Luethge, 2010); understanding the adoption and usage of mobile payment services by using TAM3 (Jaradat & Mashaqba, 2014); examining factors influencing customers' intentions; adoption of internet banking: extending UTAUT2 with risk (Alalwan, Dwivedi, Rana, & Algharabat, 2018) and how does information technology-based service degradation influence consumers' use of services? an information technology-based service degradation decision theory (Tsohou, Siponen, & Newman, 2020).

Furthermore, a summary of the literature together with the different angles of MarTech views by FinTech marketers constructs employed and the main findings for each study are presented below in Table I. According to Wee and Banister (2016), there are different forms of literature review. They noted that it is not necessary to

review all the literature in an area for the purpose of underpinning the study and covering a particular theme. Accordingly, in the initial phase of this study, the researcher reviewed the literature on customers' usage of MarTech from FinTech marketers' (Banks') perspective. The procedure for selecting previous research papers including sources, keywords and logic of the process is as follows; sources are Web of Science, SCOPUS and Scholar Google databases, covered the keywords for the search include 'intention to adopt mobile banking', 'internet and mobile banking', 'self-service banking technologies', 'usage of m-banking apps', 'artificial intelligence mobile banking applications', 'digital Banking', 'mobile app adoption', 'adoption of mobile banking services', The logic of the accepted process is that the previous research articles are up-to-date (e.g., from 2015 – 2022).

Table I: Literature together with the different angles of MarTech views, constructs employed and the main findings for each study

Literature	Different angles of MarTech views in FinTech	Constructs employed	The main findings
(Kaushik & Rahman, 2015)	Self-Service Banking Technologies (SSBTs) available in the banking industry: ATMs, self-service kiosks (SSKs), Phone Banking (PB)	• Antecedent beliefs predicting customers' attitudes toward, and adoption	• Marketing strategies must address the antecedent beliefs • Widespread adoption of SSBTs must be useful and easy to use • If any SSBT (like SSKs) is simply being useful but not easy to use, it is comparatively less adopted by banking consumers. • Banking consumers do not find PB as useful or easy to use as other SSBTs (e.g., ATMs and SSKs) • Effective communication strategies need to be developed to maximize customers' awareness of SSTs availability
(Megargel et al., 2018)	Digital Banking: Real-Time Inbound Marketing	• Online channels	• Marketing methods evolved from batch mode outbound marketing to mass consumers without segmentation, followed by outbound marketing with customer segmentation, and finally to real-time personalized inbound marketing to individual consumers
(M. R. Khan, Rana, & Hosen, 2022)	M-banking Apps	• Ability, benevolence, and integrity • Gender, age, social status, experience, or user	• Components of trustworthiness (ability, benevolence, and integrity) have a positive impact on M-banking app usage

		involvement in relation to trustworthiness	
(Koksal, 2016)	M (Mobile) - banking	• Socio-demographic characteristics • Adoption intention	• Younger individuals are more willing to adopt and use m-banking • Consumers earning more than 3,000 dollars are most likely to adopt m-banking services • This study did not find any association between the other socio-demographic characteristics, namely, gender and age
(Xu, Frey, Fleisch, & Ilic, 2016)	M (Mobile) - app	• Personality traits • Mobile app adoption	• Important to understand the effect of personality traits on m-app adoption
(Zhang, Lu, & Kizildag, 2018)	Mobile banking services / Mobile technology for facilitating banking services	• Consumers' adoption • Perceived usefulness and perceived ease of use	• Safety concerns, including reliability and privacy factors, play an important role • The "fun" aspect of the technology and the innovative characteristics of consumers are important • Trust in the banks has its predominant role
(Lee & Chen, 2022)	Artificial intelligence mobile banking applications	• Task-technology fit (TTF), perceived cost, perceived risk and trust (organism) • Perceived intelligence • Anthropomorphism	• Intelligence and anthropomorphism increase users' willingness to adopt mobile banking apps through TTF and trust • Higher levels of anthropomorphism enhance users' perceived cost • Both intelligence and anthropomorphism have insignificant effects on perceived risk
(Shankar & Rishi, 2020)	Mobile Banking	• Access convenience, Transaction convenience, and	• Access convenience, transaction convenience, and possession/post-possession convenience predict m-

		Possession/post-possession convenience	banking adoption intention, with the chief driver being possession/post-possession convenience.
(Shankar et al., 2022)	Mobile banking application	• Privacy and security, navigation, customer support, convenience and efficiency	• Privacy and security, navigation, customer support, convenience and efficiency are the key factors
(Elhajjar & Ouaida, 2019)	Mobile banking	• Digital literacy • Social and individual variables, such as social influence and personal innovativeness	• Key variables affecting users' attitudes toward the adoption of mobile banking are digital literacy, resistance to change, perceived risk, perceived ease of use, and perceived usefulness • Awareness and compatibility do not show a significant impact on the adoption of mobile banking • Banks should pay more attention to customers' awareness of mobile banking services.
(Owusu Kwateng, Osei Atiemo, & Appiah, 2018)	M (Mobile) - banking	• UTAUT2 model	• The main factors influencing the adoption and use of m-banking are habit, price value and trust • As individual differences (gender, age, educational level and user experience) moderate the relationship between UTAUT2 constructs and use behaviour, they responded differently • Greater experience can lead to greater familiarity with the technology and better knowledge structures to facilitate user learning, thus reducing user dependence on external support
(Akhtar, Irfan, Sarwar, Asma,	Banking in financial services and mobile commerce	• Social influence was added to the technology acceptance model	• Significant predictors of individuals' intentions to adopt m-banking in Pakistan are perceived

& Rashid, 2019)		• Moderating the role of cultural values	usefulness, social influence, and perceived ease of use • An important predictor in China is perceived usefulness • The moderating role of cultural values was found to be a diminishing factor in the positive relationship between social influence and individuals' intentions • For China consumers, individual goal-oriented people, others' pressures, or opinions may not be affected by the decision making
(Trabelsi-Zoghlami, Berraies, & ben Yahia, 2020)	Mobile banking (MB) applications	• E-trust, e-satisfaction, e-loyalty and e-word-of-mouth (WOM) • Customers' age and gender	• E-trust seems to determine customers' e-satisfaction. E-trust and e-loyalty affect separately e-loyalty, which has an impact on e-WOM
(Geethmi & Rathnayaka, 2021)	Mobile banking applications	• The problems of mobile-banking applications • Suggestions for building a mobile banking application	• When building a mobile banking application, the banks should consider these problems such as annoying security processes, the application not functioning well, slow, language problems, connection problems, hard to use, complex steps to follow once the password is forgotten, application getting stuck, cannot take a screenshot of the payment details, and cannot understand the interface clearly

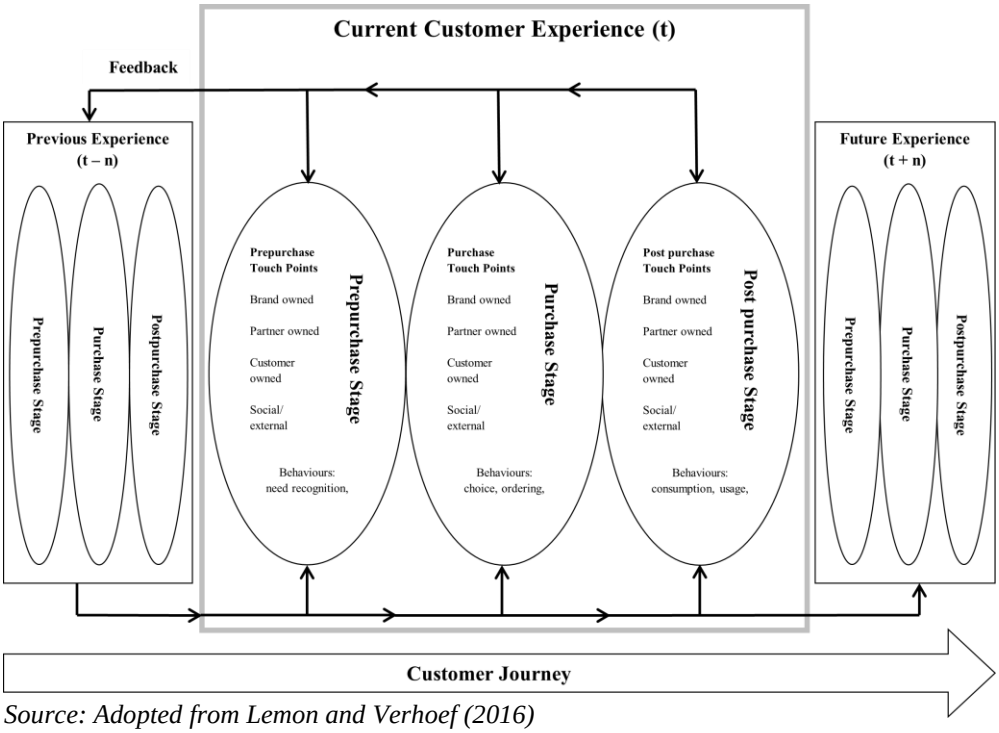
(Garzaro, Varotto, & Pedro, 2020)	Internet and mobile banking	• Engagement and experience in satisfaction and loyalty	• The positive effects of interactivity and social presence on brand engagement • Positive relations between brand engagement, brand experience, satisfaction and loyalty • Brand experience fully mediates the effect of brand engagement on satisfaction and the effect of social presence on engagement is greater for users of banking websites as opposed to users of mobile banking apps.

In addition, a review of the literature put forward that understanding the customer experience of mobile apps is significant as emerging marketing platforms for promoting services and products (Huang, Chang, Yu, & Chen, 2019). Therefore, understanding the effects of app adoption on behavioural outcomes is increasingly important (Liu & Sese, 2022). In summary, there have been theoretical works and various models on understanding the technology usage behaviour/ multi-channel MarTech platforms usage behaviour, even if the MarTech usage domain of those intention–behaviour gaps in FinTech has been narrowed (Breidbach et al., 2019). Secondly, the role-play of experiential marketing in the MarTech usage intention–behaviour gap in FinTech has been narrowed.

Focus on Intention-Behaviour Gap Relating to Experiential Marketing Strategy as Customer Journey and Experience in the Relationship Marketing Context

The growth of relationship marketing will be driven mainly by the touchpoint experiences that companies share with customers. The touchpoints of experiences were explained by Lemon and Verhoef (2016) in their theoretical work on the 'process model for customer journey and experience' (See figure I). They explained that interaction between customer and company is known as a brand-owned touchpoint that a company controls through the media owned by them like website, advertisement, customer loyalty programs, and marketing mix. Partner-owned touchpoints are referred to as the business associates, distribution partners, and marketing agencies and joined the company uses customer loyalty program partners. Customer-owned touchpoint, which includes the customer's own needs and choice of the payment mode during the pre-purchase and purchase stage, meant that customers have the actions themselves without having any influences or controls from the company, its partners and stakeholders. A social or external touchpoint is the stimulus that influences or affects the customer experience by external forces such as friends, family members, other customers and independent information sources. With regard to the relationship marketing context, Lemon and Verhoef (2016) elucidated previous, current and future experiences with customers' journey concerning customers' experience as the customer journey starts from the past and continues into the future. Thereby, the connection between previous and current pre-experience has been clearly explained.

Figure I: A process model for customer journey and experience



Source: Adopted from Lemon and Verhoef (2016)

Indeed, experience provides added value to the service rather than functional value. Concurrently, value is created through experience. Especially, Gentile et al., (2007) have done an empirical investigation on the titled 'how to sustain the customer experience'. Before a current usage, experience adds value while making a purchase/usage decision. In reality, before a current usage, customers are persuaded to involve in action related to searching the information and need to spend more time for the need creation and evaluation of alternatives in the service consumption because customers are needed to be present while using the services. Generally, customers have direct contact with an organization occurring during the purchase of a product or the usage of a service (Meyer & Schwager, 2007). On the other hand, indirect contact occurs in unplanned encounters with a company's brand, products or services and may be in the form of advertising, news, recommendations or word of mouth. Customers utilize the internet to get information regarding the offerings and search for independent reviews and ratings. Service design, simplicity, convenience, and engagement are the elements that help the organization to establish a good experience before a current usage (Tsiotsou & Wirtz, 2012). Furthermore, customers consider company reputation, trial usage facilities and perception of knowledgeable

employees regarding the competing services while collecting information before a current usage (Boshoff, 2002; Lovelock & Wirtz, 2010).

Thus, different types of theoretical approaches for investigating service quality (e.g., SERVQUAL (Parasuraman, Zeithaml, & Berry, 1985)) were developed to analyse satisfaction during and after service consumption (experience quality). But there is a lack of investigations done in relation to pre-purchase / pre-service consumption experience. As a result, there is a lack of dimensions (Chahal & Dutta, 2015) in relation to pre-experiences (Paswan, Spears, Hasty, & Ganesh, 2004). In line with this, Sundbo (2015) questioned "How did we, in service research, change from emphasizing quality to emphasizing experience?" and revealed that experience was concerned with the form of quality in service marketing theories. Furthermore, findings revealed that the independent experience economy paradigm was also considered in service marketing theories. Nowadays, societal influences on productivity-enhancing functional quality re-emerge in theories. But it will be reflected in a different version (Hosany & Witham, 2010; J. Sharma & Rather, 2015).

During the last three decades, there have been changes in the theoretical understanding of three dimensions such as service, quality and experiences (Vasconcelos et al., 2015). Even though, it is not too difficult to speculate that some manifestation of at least some general service quality dimensions may be relatively easy to assess pre-experience and hence may be used as search quality dimensions, information quality dimensions, technical quality dimensions, web quality dimensions, system quality dimensions, etc. In comparison, the manifestation of other service quality dimensions may be difficult to assess without actually experiencing the service. According to customer journey and experience, "current pre-experience" (CPEx) on MarTech as a moderator between customers' MarTech usage intention and actual usage behaviour has been proposed in this study.

Accordingly, summaries are presented in Table II for measuring "pre-experience" on MarTech at different types of touch points. Perhaps, this type of additional variable will moderate the effect of behavioural intention on use, such that the effect will be weaker for customers with high current pre-experience. Therefore, still empirical research is needed to verify or confirm the pre-experience dimensions (Bueno, Weber, Bomfim, & Kato, 2019).

Table II: Summarized dimensions on 'pre-experience' at different types of touch points in the MarTech domain

Touch Points	Dimensions for "Pre - experience"	Sources
Brand owned	Convenience experience Informative experience Normality experience Educational experience Credibility experience Compatibility experience	(Cruz, Salo, Gallego, & Laukkanen, 2010; G. Kim et al., 2009), (Cruz, Barretto Filgueiras Neto, Muñoz-Gallego, & Laukkanen, 2010; Fassnacht & Koese, 2006; Li, Tan, & Xie, 2002; Noh & Lee, 2016), (Gu, Lee, & Suh, 2009), (Hosany & Witham, 2010; Pine & Gilmore, 1998; J. Sharma & Rather, 2015), (Yu, 2012), (Al-Jabri & Sohail, 2012; Oliveira, Thomas, Baptista, & Campos, 2016)
Partner owned	Security experience Image consistency experience Technical experience Layout experience Visual appeal experience Internet experience	(Yang & Fang, 2004), (Loiacono, Watson, & Goodhue, 2002), (Aladwani & Palvia, 2002; Fassnacht & Koese, 2006), (Fassnacht & Koese, 2006; Wolfinbarger & Gilly, 2003), (Loiacono et al., 2002; Wolfinbarger & Gilly, 2003), (Hernández, Jiménez, & Martín, 2010)
Customer-owned	Economic experience Escapism experience	(Noh & Lee, 2016; Oliveira et al., 2016; Yu, 2012), (Hosany & Witham, 2010; Joseph Pine & Gilmore, 2016; J. Sharma & Rather, 2015)
Social/ External	Facilitating experience Reputational experience	(Yu, 2012), (G. Kim et al., 2009)

DATA ANALYSIS AND DISCUSSION – PILOT STUDY

Typically, a full-scale research study includes a pilot study (Malmqvist, Hellberg, Möllås, Rose, & Shevlin, 2019). This pilot study is directed towards MarTech usage behaviour in Sri Lanka (Malhotra & Dash, 2016). Under the MarTech, it is not justifiable to undertake that all MB apps in FinTech are to be similar and also put all into one basket of evaluation without stating the suitable assumptions. Therefore, the researcher has assumed that all views such as digital banking (e.g., Com Bank App), electronic banking (e.g., Sampath App), internet banking (e.g., Pan Asia Mobile Banking App), mobile banking (e.g., Cargills Bank Mobile Banking App) and mobile application (e.g., BOC B App) are considered as MarTech applications in FinTech. Thus, researchers have undertaken this study by

putting all 10 domestic LCBs' MB apps into one basket. Thus far, the unit of analysis of the current study is at the individual level because it focuses on the level of expected usage experience by the non-customer of the MB app in SL (Sekaran & Bougie, 2016). The sampling frame represents all the elements in the population from which the sample is drawn. A complete list of customer contact information cannot be obtained from banks as the Central Bank of Sri Lanka (CBSL) does not allow banks to disclose such information.

This pilot study has found the basis of the research problem regarding customers' MarTech usage behaviour linked with pre-experience deliveries in the current scenario. In this pilot study, the researcher has done in-depth interviews with purposely selected non-customers of MB apps in licensed commercial banks (LCBs) in Sri Lanka (SL) (Etikan, Musa, & Alkassim, 2016) on the topic of expected pre-experiences of MB apps usage. In a nutshell, FinTech in banking should give more concerned about current experience deliveries in the pre-usage stage of MB apps, which means current pre-experience (CPEx) deliveries in MarTech. Thus, the researcher needs to explore the effects of MarTech experiences on MarTech usage behaviour.

Generally, scale generation is the first step for data preparation. It can be done through two approaches deductive and inductive (Hinkin, 1995). The deductive approach uses literature as a theoretical base for developing the constructs. On the other hand, the inductive approach uses qualitative methods to generate the constructs and items of the scale. Though, there were theoretical gaps to identify the dimensions or items related to the current pre-experience (Bueno et al., 2019). Thus, the present study takes an inductive approach to scale generation and a number of themes of factors related to pre-experience in an online context selected from pieces of literature review (speculate that some manifestation of some general service quality dimensions) through the deductive approach. With the identified themes of current pre-experience, the researcher has done initial scale generation procedures in this pilot study (see Table II).

After that, the inductive pilot study focuses on new constructs among MB app usage intention-behaviour gap as current pre-experience on MB app usage. Accordingly, for data collection in this study, the researcher conducted thirty in-depth interviews for an average duration of 45 minutes with non-customers of the MB app in SL (Interview statements are presented below in Table III). After interviewing, a list of 36 items for current pre-experience was generated based on eight (8) categories (Guest, Bunce, & Johnson, 2006). According to content analysis (Kumar & Anjaly, 2017), summaries are presented in Table III for measuring current pre-experience on MarTech (Process of scale generation – current pre-experience).

A deeper investigation of customers' current pre-experience specific to MB apps remains limited. Hence, in this study, the researcher has discovered a set of observed variables to measure the current pre-experiences construct such as normality experience, educational experience, positional experience, credibility experience, image consistency experience, visualized experience, economic experience and reputational experience. Compared to the variables identified from the literature to measure current pre-experience on MarTech across different types of touch points (see Table II), the variables discovered from the pilot study revealed two new measures namely positional experience and reputational experience.

Table III: Process of scale generation – *current pre-experience*

Sample questions	Excerpts from answer statements	Items identified	Categories identified
"What are the factors which will motivate you to start MB app usage?"	*"When my friend recommended me to use this mobile banking application, I hoped that steps to use mobile banking application should be typical of branch banking activities and required information to use mobile banking application should be similar to branch banking requests."* *"I expected support from bank staff also for step by step to make mobile banking application. If their positive customer reviews on blogs, the website makes, it will motivate to use MB app."*	Easy step Required information Support of bank staff Positive feedback	Normality Experience
"Can you talk about factors affecting pre-usage experience on the MB app?" "What will be your pre-usage experience on the MB app?"	*"My opinion is that the banking experience should make me more knowledgeable by using the MB app, and also I hope that I can learn a lot during my experience by using mobile banking application."* *"I had been using branch banking activities for several years. These branch banking experiences will stimulate the curiosity of bank customers to learn new things in MB app. My friend recommended me regarding the banking application. However, my expectation was it should be easy to become skilful at using the mobile banking app."*	Stimulation of learning Becoming skilful Knowledge New learning	Educational Experience

	"...as a customer of the bank, more loyalty makes customers use mobile banking application. The experiences in the branch and employees' behaviour in the branch will motivate people to use mobile banking applications. When I use this app, it should be completely compatible."	Compatible with the current situation Loyalty Branch experience Employees' behaviour	Positional Experience
	"I believe that the transactions through application should be secured. In addition to that, Information should be kept confidential. In the initial usage stage, bank staff should convince people to use the MB app by providing initial trust. Banks can make people trust MB app because of its structural security then only people will use it. I expect that the banking environment should be safe in the MB app."	Confidential information Secured transactions Structural security Initial trust Safe environment	Credibility Experience
	"As far as I am concerned, MB app projects an image should be consistent with my bank's image fits with the image of my bank and MB app's image matches with my bank."	Image consistent Image fitting Image matching with bank	Image Consistency Experience
	"MB app should include proper fonts. In addition to that, the layout of the MB app should enable the user to find important things at first sight, and it should be arranged. The layout should be like a social media (Facebook)'s layout and it should provide a clear structure and search facilities. Further, the MB app site should be visually pleasing."	Proper fonts Layout preferences Clear arrangement Clear structure Searching facility layout Social media layout Pleasing design	Visualized Experience
	"....the cost of using the MB app should be lower than using other banking channels, and also the wireless link fee should not be expensive when using the MB app.	Cheap transactions Reasonable cost Low cost	Economic Experience

	Therefore, I think that if the cost arising from using an MB app is reasonable and cheaper than other banking services, people will use the MB app."	Not expensive	
	"I will use the MB app if a bank is well-reputed and widely recognized and offers good service. However, if banks offer mobile banking app service with the mobile communication service provider who is well reputed and widely recognized and offers good service, MB app users will be most motivated to use mobile banking app."	Recognition of communication provider Services of communication provider Reputation of bank Recognition of bank Services	Reputational Experience

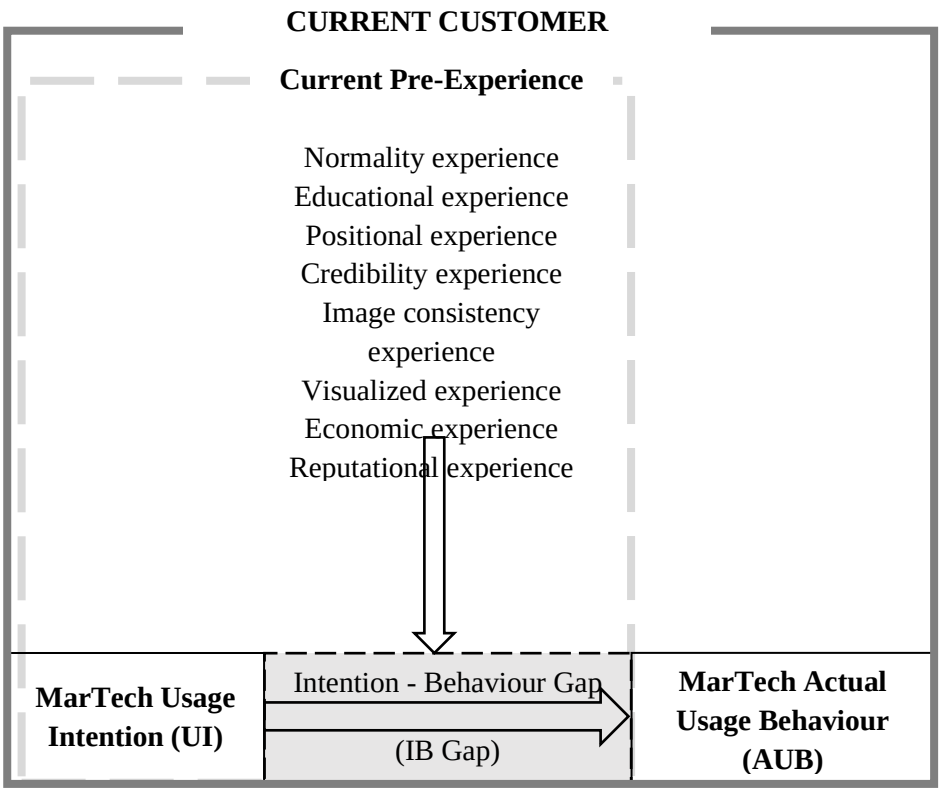
CONCLUSIONS AND RECOMMENDATION

Theoretical Contributions

The researcher generated the objectives as "to introduce a variable that bridges the intention-behaviour gap and the second objective is to provide the tools to measure current pre-experience (CPEx) in the MarTech usage domain". Therefore, the researcher proceeded with a literature review through a deductive approach and a pilot study with scale generation procedures for current pre-experiences constructed through an inductive approach. For the first objective, this study contributes to the MarTech discipline by suggesting a new concept called 'current pre-experience to trigger the intention to actual behaviour in the MarTech usage domain. It proves that relationship marketing will be driven mainly by the touchpoint experiences that industries share with their customers. The researcher has newly generated sets of latent variables of the current pre-experience construct for the second objective.

In addition, summarized dimensions for pre-experience on MarTech at different types of touch points presented in Table II provide accumulated new knowledge regarding customers' MarTech experience. Potential scholars need to clarify and confirm these dimensions in future. Further, new scales for current pre-experience on MB app usage presented in this study provide new measures that can help future researchers advance their knowledge gap. In terms of the theoretical aspect, this study provides a basis for understanding the different views of MarTech by the FinTech marketers and customers' MarTech usage intention – behaviour gap along with experiential marketing strategy as customer journey and experience. Furthermore, this study conceptually illustrated that the MarTech experience can be viewed as two concepts, that is previous experience as well as pre-experience. In line with that, this pilot study not only introduced a new construct but also explored a more integrated link showing how current pre-experience dimensions are interconnected with the intention-behaviour gap (see figure II) in the relationship marketing context.

Figure II: Simple schematic representations of the interconnection of current pre-experience dimensions along with the intention-behaviour gap



Source: Authors constructed through this study

Practical Contributions

In terms of managerial contribution, this pilot study persuades FinTech marketers to give the centre of attention on engaging/thinking more as regards current pre-experience delivery on MarTech in order to reduce the gap between customers' MarTech usage intention and behaviour in the FinTech industry. Further, this study put forward a new triggering concept, but it's not yet tested. In the logic of practical scenarios, it gives valuable implications and interesting ideas for FinTech marketers. In the case of 'current pre-experience, when the customers' usage behaviour differs from their usage intention, FinTech marketers must put more effort to offer superior current pre-experience to their customers (Bueno et al., 2019) (e.g., by increasing the organization's reputation, visualizing something similar to social media timeline, offering alternative, competitive and comparable services (Chahal & Dutta, 2015) and facilitating support chat and personal assistance). Furthermore, FinTech marketers can trigger the customers' usage intention as actual usage behaviour through positional experience and reputational experience as their experiential marketing strategy (e.g., create loyal customers through greater service experiences by personal banker, giving compatible positional experience, increase the banks' recognition through reputation).

Future Research Directions

Finally, the researcher recommends the following: first, like Kumar and Anjaly (2017)'s study, future researchers should conduct an empirical study to confirm the measures of the current pre-experience, second, to confirm this pilot study, future researchers should empirically examine whether current pre-experience can bridge the MarTech usage intention - behaviour gap in FinTech. Third, in addition to Rooney et al. (2021), future researchers should delve deeper into the relationship between relationship marketing and touchpoint experiences that FinTech marketers share with their customers.

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CONFLICT OF INTEREST

The author declared no conflict of interest.

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