Which Trust Matters? A Scoping Review of Research on Trust in Financial Service Providers

Running head: Which Trust Matters

Aleksandr A. Svirskii*

Doctoral School of Management, HSE University (National Research University Higher School of Economics), Moscow, Russia

svirskii.a.a@hse.ru

***Corresponding author**

Name: Aleksandr A. Svirskii, PhD student

Affiliation: Doctoral School of Management, HSE University (National Research University Higher School of Economics)

Address: 20 Myasnitskaya Street, Moscow 101000, Russia

Telephone: +7 912 980-16-01

E-mail: svirskii.a.a@hse.ru

ORCID: 0009-0008-6491-5724

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Abstract

Trust is one of the most frequently modelled variables in research on banking, payments and fintech, but it is often unclear which trust a study measures. This scoping review maps 124 empirical studies of individual clients published in 2015–2026 in established journals in marketing, services, information systems and finance, identified through Crossref and OpenAlex and coded from titles and abstracts. In 81.5% of the studies trust is a single construct, half of the abstracts do not specify its object, and only eight studies separate foundations of trust, a share that has not grown over time. Communication-related antecedents are linked to undifferentiated trust, recommendation appears in six studies and cross-buying in none. Where foundations are separated, the relational or intention-based dimension is reported as significant at least as often as competence. The review proposes six propositions linking communication signals, competence-based and intention-based trust, and post-adoption outcomes.

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1. Introduction

Financial services are a textbook case of a credence relationship. A client who opens an account, takes out a loan or moves savings to a new provider cannot observe how the provider handles money and data, and many consequences of the choice become visible only months later. Trust is the usual name for what bridges this gap, and it has become one of the most frequently modelled variables in research on banking, payments and fintech. Reviews of trust in fintech note, however, that the concept is defined and measured in many different ways [1, 2].

This variety is not merely terminological. The integrative model of organisational trust holds that a party is judged trustworthy on the basis of three perceived characteristics: ability, integrity and benevolence [3]. These characteristics answer different questions: whether the provider can deliver what it promises, and whether it intends to treat the client fairly. If they relate differently to what clients do, a single trust score blends two mechanisms that call for different managerial responses. If, on the other hand, clients do not distinguish them, separate measurement adds complexity without information. Which of the two situations holds in retail financial services is an empirical question, and the answer depends on how the field has measured trust so far.

A second motivation comes from the way financial organisations now communicate with clients. Banks and fintech providers serve the same client through a mobile application, a website, a contact centre, chat, branches and push messages, and the client moves between these channels depending on the task [4, 5]. Research on omnichannel services treats the integration of channels as a component of service quality [6] and relates it to trust [7, 8]. Research on brand communication relates trust to transparency [9, 10], and research on personal data relates it to privacy concerns [11, 12]. These streams rarely meet, and it is not clear which foundation of trust each communication characteristic is supposed to affect.

The third motivation concerns outcomes. Much of the literature on digital finance follows technology adoption models in which trust explains the intention to use a channel or an application [13]. For an established provider, however, the economically important decisions come after adoption: whether the client buys further products, concentrates more operations with the provider and recommends it to others [14, 15]. These outcomes involve different risks for the client, and there is no reason to assume that the same foundation of trust drives all of them [16].

This review maps empirical research on trust in financial service providers along these three lines. It addresses three research questions:

RQ1. How is trust in financial service providers conceptualised and measured: as a single construct or as distinct foundations, and with respect to which object (the provider, the technology or the institutional environment)?

RQ2. Which communication-related antecedents (channel integration, transparency and the handling of personal data) are linked to trust, and is it specified which foundation of trust they affect?

RQ3. Which behavioural outcomes are studied, and how often does the research go beyond adoption to relationship expansion and recommendation?

The review is designed as a scoping review: it charts the extent and nature of the evidence rather than pooling effect sizes [17]. Its contribution is twofold. First, it quantifies how rarely the foundations of trust are separated in this field and how rarely studies that separate them examine post-adoption outcomes. Second, it combines the coded evidence with conceptual work on trust, omnichannel integration and brand communication into a framework that links specific communication signals to specific foundations of trust and to specific outcomes, and derives from it an agenda for further research.

2. Conceptual background

2.1. Foundations of trust

In the integrative model, trust is a willingness to be vulnerable to another party's actions, based on positive expectations about that party and independent of the ability to monitor or control it [3]. Trustworthiness, the set of perceived characteristics that grounds such expectations, consists of ability, integrity and benevolence. Ability refers to the skills and competencies that allow a party to perform in a specific domain. Integrity refers to adherence to principles that the trustor finds acceptable, and benevolence to the extent to which the trustee is believed to want to do good to the trustor beyond self-interest [3].

The three characteristics are conceptually distinct, but their empirical distinctness is less certain. A meta-analysis of the trust literature reports high intercorrelations among the three dimensions [18], and an examination of the factor structure of trustworthiness measures found a strong general factor that dominates the specific ones [19]. Integrity and benevolence in particular tend to be difficult to separate in respondents' answers.

Social cognition research offers a two-dimensional alternative. People judge others, and also brands, along two broad dimensions: what the other intends (warmth) and whether it can act on these intentions (competence) [20, 21]. The brands-as-intentional-agents framework applies this structure to consumer-brand relationships and shows that the two judgements are associated with distinct emotional responses to the brand [21]. Mapped onto the integrative model, ability corresponds to perceived competence, while integrity and benevolence are two aspects of perceived intentions. In this review we therefore distinguish two foundations of trust in a financial provider: competence-based trust, which concerns the provider's capacity to perform financial services reliably and professionally, and intention-based trust, which concerns its honesty and its concern for the client's interests. When a primary study reports integrity and benevolence separately, we treat both as aspects of the second foundation.

2.2. Objects of trust in financial services

In financial services, trust can be directed at different objects. The client may trust the provider as an organisation or brand, the technology through which the service is delivered (a mobile application, an online platform, an algorithm or a chatbot), or the institutional environment that protects the client, such as regulation and deposit insurance [1, 22]. These objects are related but not interchangeable. Trust in a payment provider and trust in the agents who serve its clients, for example, relate differently to switching intentions [23], and trust in different groups of financial institutions can relate to fintech use in opposite directions [24]. A meta-analysis of trust in green fintech adoption notes that the field combines unidimensional measures, measures based on ability, integrity and benevolence, and technology-specific measures, which limits the comparability of findings [2]. Mapping the object of trust is therefore a necessary step before conclusions about its foundations can be compared across studies.

2.3. Communication signals in an omnichannel environment

Signalling theory explains how a party judges qualities that it cannot observe directly: it relies on observable signals whose production is related to the unobservable quality [25, 26]. The internal processes of a financial provider are hidden from the client, but the provider's communication is observable. Three characteristics of this communication are especially relevant for a provider that serves its clients through several channels.

The first is channel integration. Omnichannel management is defined as the synergetic management of the available channels and touchpoints so that the customer experience across them and the performance over channels are optimised [4]. In the model of service quality in multichannel services, the quality of integrated interactions is a component of the overall quality of the service, and it is commonly divided into the consistency of content (the same information on prices, products and conditions in every channel) and the consistency of process (a similar style, image and speed of service) [6, 27, 28]. Studies of omnichannel retailing and banking link integration quality to engagement, loyalty and trust [7, 8, 28, 29], and on the data of Australian bank clients integration quality has been described as a hierarchical construct associated with the intention to cross-buy [30].

The second is transparency: the extent to which an organisation openly, fully and clearly discloses information about its products and conditions [9]. A recent conceptualisation of perceived brand transparency includes not only the visibility and clarity of information but also the perception of the motives behind the firm's actions [10], which brings transparency close to the judgement of intentions.

The third is the handling of personal data. Personalised communication requires client data, and the collection of such data creates privacy concerns [11, 31]. In the classic causal model of internet users' information privacy concerns, these concerns affect trusting and risk beliefs, which in turn affect the intention to disclose information [11]. In banking, privacy concerns are associated with a lower willingness to disclose personal information to chatbot services [12].

Each of these signals can, in principle, inform both foundations of trust. A seamless omnichannel experience may signal technical capability, but inconsistent conditions across channels may also suggest that the provider is not candid with the client. Transparency speaks directly to intentions but may also signal professional competence. Whether the literature specifies these links, or models only their association with an undifferentiated trust variable, is the subject of RQ2.

2.4. Behavioural outcomes beyond adoption

Behavioural intentions in services have long been treated as a family of outcomes that includes loyalty, willingness to pay more and word of mouth [14]. For a financial provider two of these deserve particular attention. Relationship expansion, or cross-

buying, means that the client entrusts the provider with more products, money and operations, and its risk is financial and private. Recommendation means that the client vouches for the provider before others, and its risk is mainly social and reputational. The editors of a recent fintech special issue argue that adoption is just one of several behavioural outcomes and that its drivers cannot be assumed to explain what clients do after adopting a service [16]. In expectation-confirmation logic, the decision to continue using a service is distinct from the initial acceptance decision [32]. Evidence on cross-buying of financial products [33, 34] and on the drivers of recommendation [15, 35] suggests that these outcomes have their own antecedents. RQ3 asks how often research on trust in financial providers examines them and whether it relates them to specific foundations of trust.

3. Method

3.1. Search

The review follows the logic of a scoping review [17] and reports the search and selection in line with the PRISMA extension for scoping reviews [36]. The search was performed on 22 October 2026 in two open bibliographic databases. In Crossref, 26 queries combining "trust" with terms for financial services, trust dimensions, channels, transparency, privacy and behavioural outcomes were run (for example, "trust benevolence integrity competence bank customers", "omnichannel banking trust", "privacy concerns trust banking", "trust cross-buying bank"), limited to journal articles published from 2015, with the first 200 results of each query retrieved. In OpenAlex, four queries restricted to journal articles from 2015 with "trust" in the title combined terms for financial services with terms for trust dimensions, channel integration, transparency and privacy, and behavioural outcomes. The full list of queries is given in Appendix A.

3.2. Eligibility and screening

Records were retained if the title contained "trust" and a term denoting a financial service or provider (bank, banking, financial, payment, wallet, fintech, insurance, investment, lending, cryptocurrency and related terms). To keep the corpus to peer-reviewed research of established quality, records were further limited to a predefined list of established journals in marketing, services, information systems and finance (Appendix A); preprint servers, repositories and journals outside the list were excluded at this stage.

The remaining records were screened on titles and abstracts. A record was included if it reported an empirical quantitative study (a survey, an experiment or an analysis of individual-level data) of individual consumers, clients, users or investors of financial services in which trust was a measured variable. Records were excluded if they were reviews, conceptual, qualitative or macro-level studies (E1), studied firms, managers or employees rather than individual clients (E2), did not measure trust as a variable (E3) or did not concern financial services (E4). Records without an abstract that could not be classified from the title were marked as unclear (E5) and excluded from the analysis.

3.3. Coding

Each included study was coded on the following variables: sector (bank, electronic banking, payments, fintech, insurance, investment, Islamic finance, cryptocurrency); object of trust (provider, technology, institutional environment, several objects); trust structure (single construct; separate foundations; foundations combined into a higher-order construct; trust in several objects; trust and distrust); the named dimensions; the role of trust in the model (antecedent, mediator, outcome, moderator); communication-related and other antecedents; behavioural outcomes; method; country; and sample size. Screening and coding followed a written codebook (Appendix B) applied record by

record. For each study a verbatim excerpt of up to 25 words from the abstract supporting the coding of the trust structure was recorded, and all excerpts were checked automatically against the abstracts. The author resolved all cases flagged as ambiguous and verified against the abstracts the coding of every study that separates trust foundations or examines channel integration or recommendation.

Coding was based on titles and abstracts. Abstracts do not always report how trust was operationalised, and a study coded as using a single trust construct may in its full text measure items that refer to different foundations. To limit this risk, a study was coded as unidimensional only if the abstract named a single trust variable in the model, and as not reported otherwise. The counts reported below should therefore be read as lower bounds for the share of studies that separate trust foundations at the level of their abstracts.

4. Results

4.1. The corpus

The searches returned 2,344 Crossref records with "trust" in the title and 833 OpenAlex records. After merging and deduplication, 1,472 records had "trust" and a financial term in the title, and 212 of them were published in journals on the predefined list. Screening excluded 35 records: 19 reviews, conceptual, qualitative or macro-level studies (E1), 7 studies of firms, managers or employees (E2), 3 studies in which trust was not a measured variable (E3) and 6 studies outside financial services (E4). Another 53 records could not be classified because the abstract was missing or did not describe the study (E5), 44 of them because the abstract was not available in open metadata. The final corpus consists of 124 empirical studies (Appendix C).

The volume of research grew over the period: 32 studies were published in 2015–2020 and 92 in 2021–2026, including 23 in 2026 alone. The International Journal of Bank Marketing accounts for 26 studies, followed by Sustainability (10) and FinTech (7). The corpus covers banks as organisations (27 studies), internet and mobile banking as channels (25), payments and e-wallets (22), other fintech services (16), investment services including robo-advice (13), Islamic banking (9), insurance (4) and cryptocurrency (1). Where the country is reported, studies from South and Southeast Asia dominate (India 10, Indonesia 8, Pakistan 5, Malaysia, Vietnam, Bangladesh and Thailand 3 each), while studies from Europe and North America are few. Structural equation modelling is the prevailing method: 41 studies use PLS-SEM, 11 covariance-based SEM and 23 SEM without specifying the estimator; 12 use regression and 4 experiments. The median reported sample size is 389. Trust is modelled as an antecedent in 50 studies, as a mediator in 41, as an outcome in 49 and as a moderator in 12 (a study can assign more than one role).

4.2. RQ1: conceptualisation and measurement of trust

Table 1 summarises the structure of trust in the corpus. In 101 of the 124 studies (81.5%) trust is a single construct. Ten studies (8.1%) model trust in several objects, each as a single construct, for example trust in the banking system and trust in one's bank [37], trust in a retailer and trust in its mobile payment service [38] or institution-based trust and disposition to trust among users of a payment duopoly [23]. Only eight studies (6.5%) model distinct foundations of trust as separate variables, two (1.6%) combine dimensions into a higher-order construct, and one contrasts trust and distrust.

Table 1. Structure of trust in empirical studies of trust in financial service providers (n = 124)

Structure of trust	Studies	%
Single construct	101	81.5
Trust in several objects, each a single construct	10	8.1
Separate foundations	8	6.5

(dimensions as separate variables)		
Dimensions combined into a higher-order construct	2	1.6
Trust and distrust	1	0.8
Not determinable from the abstract	2	1.6

Source: author's coding of titles and abstracts; Appendix B gives the definitions.

The share of studies that separate foundations did not change over time: it was 2 of 32 (6.3%) in 2015–2020 and 6 of 92 (6.5%) in 2021–2026. The growth of the field has thus been a growth of single-construct models.

The object of trust is often left unspecified. In 62 abstracts (50.0%) it is not clear whether trust refers to the provider, the technology or the institutional environment. Where the object is stated, the technology (26 studies) and the provider (25) are about equally frequent, and the institutional environment is rare (4 studies as the only object). Trust in a mobile application, in a robo-advisor and in a bank are therefore all recorded in the literature under the same label.

The studies that do separate foundations follow three different traditions (Table 2). Three use the ability, integrity and benevolence scheme or its equivalent. Among Malaysian internet banking users, the abstract reports beliefs about consistency, integrity and shared values as the determinants of trustworthiness and trust [39]. Among clients of Pakistani Islamic banks, commitment was significantly related to the perceived benevolence of top management, while ability and integrity were not [40]. Among users of facial recognition payment in China and the United States, competence, contractual and goodwill trust were all positively related to users' attitudes and perceived behavioural control [41]. Three studies distinguish cognitive and affective (emotional) trust: in the transfer of trust from web to mobile payment [42], in the adoption of robo-advisors, where emotional trust had a strong mediating effect and cognitive trust had no significant effect [43], and in the disclosure of personal information to banking chatbots, where brand, cognitive and emotional trust were examined together [12]. Three studies rely on a five-dimensional scale of trust in financial services that covers character-competence, congruence, communication, commitment and context: one develops it as a composite measure [44], and two analyse its dimensions separately, in trust repair after service failure [45] and in the use of robo-advisors [46]. A Congolese study found trust in banks to consist of integrity, compassion and partnership but reported effects only for trust as a whole [47].

Table 2. Studies that separate foundations or dimensions of trust in financial service providers

Study	**Context**	**Dimensions**	**Outcome**	**What the abstract reports about the dimensions**
Yu et al. (2015) [39]	Internet banking, Malaysia	competence, benevolence, integrity, shared values	continued use	consistency, integrity and shared values determine trustworthiness and trust
Gong et al. (2020) [42]	Web and mobile payment	cognitive, emotional	intention to use	both are transferred from web to mobile payment
Moin et al. (2023) [44]	Financial services	five dimensions (5Cs)	— (scale development)	composite scale
Bugandwa et al. (2021) [47]	Banks, DR Congo	integrity, compassion, partnership	—	effects reported for trust as a whole
Lappeman et al. (2023) [12]	Banking chatbots, South Africa	brand, cognitive, emotional	disclosure of personal data	brand trust alone is insufficient

Raza et al. (2023) [45]	Banks, Pakistan	five dimensions (5Cs)	trust repair	recovery tactics repair different dimensions
Lee et al. (2024) [41]	Facial recognition payment, China and USA	competence, contractual, goodwill	continued use	all three related to attitudes and perceived control
Usman et al. (2025) [40]	Islamic banks, Pakistan	ability, integrity, benevolence of top management	commitment	only benevolence significant
Hung et al. (2025) [43]	Robo-advisors	cognitive, emotional	adoption	only emotional trust significant
Chen et al. (2025) [46]	Robo-advisors	five dimensions (5Cs)	financial well-being, loyalty	congruence, communication and commitment are key

Note: Moin et al. [44] and Bugandwa et al. [47] are the two higher-order specifications. Source: abstracts of the studies.

Two observations follow from Table 2. First, when the foundations are separated, the dimension that concerns intentions or the relationship (benevolence, emotional trust, congruence, communication, commitment) is reported as the significant one at least as often as the dimension that concerns competence [40, 43, 46]. In none of the abstracts is competence reported as the only relevant foundation. Second, the dimension labels are not comparable across studies. The cognitive-affective distinction, the ability-integrity-benevolence scheme and the five-dimensional scale cut the concept differently, and the competence dimension in particular is combined with character in the five-dimensional scale [44]. The evidence on the relative weight of the foundations is therefore small and fragmented, and no study in the corpus compares the foundations of trust in the same provider for two different behavioural outcomes.

4.3. RQ2: communication-related antecedents

Thirty studies (24.2%) include at least one communication-related antecedent of trust. Privacy and security concerns are the most frequent (17 studies), followed by transparency and information quality (10) and marketing communication (7). Channel integration appears in only two studies. In omnichannel banking in Vietnam, integration quality, perceived fluency and assurance quality influenced brand trust, which together with engagement drove brand loyalty [8]. In omnichannel retailing, customer journey design and relationship investment built trust in the retailer, which transferred to trust in its mobile payment service [38]. Trust in the bank is a single construct in the first study, and the second separates objects, not foundations.

Of the 30 studies with a communication-related antecedent, only one separates foundations of trust: the study of banking chatbots, in which privacy concerns were negatively related to self-disclosure [12]. Transparency, in particular, is always linked to a single trust construct or to trust in several objects, even though recent conceptual work defines perceived brand transparency partly through the perceived motives of the firm [10]. Among Thai consumers of AI-based financial planning, risks related to transparency and accountability contributed to mistrust of AI, while privacy risk acted as a more fundamental driver of resistance [48]. The literature thus documents that communication characteristics are associated with trust, but it does not specify whether they inform judgements of the provider's competence, of its intentions or of both.

4.4. RQ3: behavioural outcomes

Adoption or intention to use is the most frequent outcome (32 studies, 25.8%). Post-adoption outcomes appear in 44 studies (35.5%): loyalty in 26, continued use in 13, word of mouth or recommendation in 6, engagement in 3 and switching in 1. Twenty-seven studies have no behavioural outcome and treat trust itself as the final dependent variable.

Recommendation is rare, and it is never related to separate foundations of trust. In the six studies in which it appears, trust is a single construct. In fintech digital payments, trust was a stronger predictor of recommendation than of usage behaviour [35]. In Islamic banking, satisfaction, trust, loyalty and word of mouth formed a sequence [49], and in retail banking, brand trust mediated the effect of perceived brand localness and globalness on loyalty, willingness to pay a price premium and positive word of mouth [50]. Among users of digital financial services, both service assessment and trust increased the likelihood of recommending the service [51], and among mobile payment users trust strengthened the associations of perceived value with loyalty and advocacy [52]. Mistrust of AI-based financial advice was in turn associated with resistance, negative word of mouth and disloyalty [48].

No study in the corpus examines cross-buying, relationship expansion or share of wallet as an outcome of trust. Cross-buying of financial products is studied in research that is not framed around trust: integration quality has been related to the intention to cross-buy among Australian bank clients [30], and the determinants of cross-buying have been examined in bancassurance [34] and over business cycles [33]. The outcome that matters most to an established provider, the decision to entrust it with more of one's financial life, is thus disconnected from the research on trust.

5. Discussion

5.1. What the map shows

Three gaps emerge from the coded evidence. The first is conceptual. Although the theory of trust has distinguished competence from intentions for three decades [3, 21], more than four out of five empirical studies of trust in financial providers measure trust as one variable, and the share of studies that separate its foundations has not grown with the field. The few studies that do separate them use incompatible schemes, and half of the abstracts do not even make clear what the trust is directed at. Findings on "trust in financial services" are therefore difficult to accumulate. A positive coefficient of trust in one study may reflect confidence in an application's reliability, and in another a belief that the bank will not exploit its informational advantage.

The second gap concerns antecedents. Communication characteristics such as transparency, the handling of personal data and channel integration are studied, but they are linked to an undifferentiated trust variable. The literature thus cannot answer the managerial question of what a provider gains by making its conditions clearer or its channels more consistent: a reputation for competence, a reputation for fair intentions, or both.

The third gap concerns outcomes. The literature is oriented towards adoption, and post-adoption research focuses on loyalty and continued use. Recommendation is examined rarely and never with separate foundations of trust, and cross-buying is not examined at all.

5.2. A framework linking signals, foundations and outcomes

To guide further research, we combine the map with the conceptual background into a framework of testable propositions (Table 3). Its starting point is that each communication signal informs one foundation of trust more directly than the other, and that each foundation carries a different weight for different outcomes.

Channel integration is observable as the consistency of service across channels, while the technological and organisational capability that produces it is not. Following signalling logic [25, 26], a seamless omnichannel experience should therefore inform the client's judgement of the provider's competence more directly than its judgement of intentions. In omnichannel banking, integration quality has so far been related only to a single trust construct [8]. Transparency and the handling of personal data, by contrast,

concern what the provider chooses to disclose and how it treats information it could use against the client. These are choices rather than capabilities, and their link to perceived motives [10, 11] makes them signals of intentions.

On the outcome side, relationship expansion increases the client's exposure to the provider's choices: undisclosed fees, unilateral changes of conditions and unfavourable terms of additional products. Recommendation exposes the client's reputation before others. In both cases a failure of intentions is harder to excuse than a failure of competence, especially in mature markets where clients may take the operational competence of every large provider for granted. Evidence from adjacent settings is consistent with this view: in fintech payments trust predicted recommendation more strongly than use [35], and when foundations were separated, the relationship-oriented dimension tended to be the one that mattered [40, 43, 46].

Table 3. Propositions for research on trust in financial service providers

No.	Proposition	Evidence in the corpus
P1	Channel integration (consistency of content and process across channels) is associated more strongly with competence-based than with intention-based trust.	Integration related only to single-construct trust [8]; 2 of 124 studies
P2	Transparency of conditions is associated more strongly with intention-based than with competence-based trust.	Transparency in 10 studies, none with separate foundations
P3	Concern about the collection of personal data is negatively associated with intention-based trust.	Privacy and security in 17 studies, one with separate foundations [12]
P4	Relationship expansion depends more on intention-based than on competence-based trust, particularly in mature markets.	No study of cross-buying with trust
P5	Intention-based trust is more strongly associated with recommendation than competence-based trust.	6 studies of recommendation, all with single-construct trust
P6	Competence-based trust works as a threshold: necessary for relationship outcomes but weakly related to them above a basic level.	Not tested in the corpus

Source: compiled by the author.

5.3. Agenda for research

The propositions imply four methodological requirements. First, studies should state the object of trust explicitly and measure trust in the provider separately from trust in its technology. Second, they should measure competence-based and intention-based trust with separate scales and test their discriminant validity, since integrity and benevolence may not be separable in consumers' answers [18, 19]; a two-dimensional specification grounded in the brands-as-intentional-agents framework [21] is one parsimonious option. Third, the foundations should be compared formally, by testing the difference between their coefficients for the same outcome, rather than by comparing levels of significance. Fourth, post-adoption outcomes should be modelled separately, because relationship expansion and recommendation involve different risks for the client. Methods that test necessity, such as necessary condition analysis, can address P6, which regression-type models cannot test because they estimate average effects.

The corpus also points to contextual gaps. Evidence comes mostly from South and Southeast Asian markets in which digital finance is still being adopted. Mature retail

markets dominated by large providers with established digital channels, such as the Russian market, are almost absent, and precisely in such markets the competence of the main providers may be taken for granted.

5.4. Implications for practice

For managers of financial organisations, the review suggests caution in interpreting trust indices. A single trust score in a client survey mixes judgements of competence with judgements of intentions, and a fall in the score does not show which of the two the organisation should address. Separate measurement of the two foundations allows a provider to see whether its problem lies in operational reliability or in clients' doubts about its honesty and fairness. The second implication concerns the monitoring of communication. Transparency of conditions and the consistency of information across channels are under the provider's control, and they can be monitored as characteristics of service quality in their own right rather than inferred from overall satisfaction.

5.5. Limitations

The review has limitations that follow from its design. The corpus was restricted to records with "trust" in the title and to a predefined list of journals; studies that model trust as one of several constructs without naming it in the title, and studies in other journals, are not covered. The search used two open databases rather than Scopus or Web of Science, and abstracts of a part of the records were unavailable, so 53 records could not be classified. Coding was based on titles and abstracts, which may understate the number of studies that measure several foundations of trust. Screening and coding were not performed by two independent coders, although each coding of trust structure is supported by a verbatim excerpt from the abstract and the key categories were verified manually. As a scoping review, the study maps the evidence and does not estimate effect sizes. A systematic review with full-text coding and a meta-analysis of the relative weight of the foundations are natural next steps.

6. Conclusion

Research on trust in financial service providers has grown rapidly, but its conceptual base has not changed. In the 124 empirical studies reviewed, trust is usually a single construct, its object is often unspecified, and only eight studies separate its foundations. Communication-related antecedents are linked to undifferentiated trust, recommendation is rarely examined and cross-buying not at all. The few studies that do separate foundations suggest that the relational or intention-based side of trust is at least as important as competence. The framework proposed here links channel integration to competence-based trust, transparency and the handling of personal data to intention-based trust, and intention-based trust to relationship expansion and recommendation. Testing these links requires separate measurement of the foundations, explicit objects of trust and post-adoption outcomes.

Declarations

Funding: No funding was obtained for this research. Conflict of interest: The author reports there are no competing interests to declare. Data availability: The list of included studies and their coding are reported in Appendix C; the coded data set is available from the author on request.

Appendix A. Search strategy and journal list

Databases and date. Crossref REST API and OpenAlex API, searched on 22 October 2026; journal articles published from 1 January 2015.

Crossref queries (query.bibliographic, first 200 results each): trust benevolence integrity competence bank customers; trust dimensions banking customers; trustworthiness bank customers ability benevolence; competence trust benevolence trust fintech; trust fintech adoption; trust mobile banking; trust mobile payment; trust digital banking; omnichannel banking trust; channel integration quality trust bank; multichannel banking trust; transparency trust bank customers; privacy concerns trust banking; privacy concern fintech trust; trust cross-buying bank; trust word of mouth bank; trust recommendation bank customers; brand trust bank; trust loyalty retail banking; consumer trust financial services; trust insurance customers; robo-advisor trust; trust neobank; trust bank brand communication; consistency communication trust bank; trust financial institutions consumers survey.

OpenAlex queries (title contains "trust"; title and abstract contain FIN AND the topic terms, where FIN = bank OR banks OR banking OR fintech OR "financial services" OR "financial institution(s)" OR "mobile payment" OR "digital payment" OR "robo-advisor" OR neobank OR insurer): (1) benevolence OR integrity OR competence OR trustworthiness OR "dimensions of trust"; (2) omnichannel OR "omni-channel" OR "channel integration" OR multichannel OR "cross-channel" OR "integration quality"; (3) transparency OR "privacy concern(s)"; (4) "cross-buying" OR "word of mouth" OR recommend OR "share of wallet".

Title filter. "trust" and at least one of: bank, fintech, financial, payment, e-wallet, wallet, robo, neobank, insur-, mobile money, credit union, invest-, crypto, lend-, loan.

Journal list. International Journal of Bank Marketing; Journal of Financial Services Marketing; Journal of Retailing and Consumer Services; FinTech; Journal of Risk and Financial Management; International Journal of Financial Studies; Journal of Islamic Marketing; Journal of Islamic Accounting and Business Research; Services Marketing Quarterly; Service Industries Journal; Journal of Services Marketing; Journal of Service Research; Journal of Service Management; International Journal of Quality and Service Sciences; Journal of Marketing; Journal of Marketing Research; Journal of Consumer Psychology; Journal of the Academy of Marketing Science; Journal of Retailing; Journal of Business Research; Psychology & Marketing; European Journal of Marketing; Journal of Marketing Management; Journal of Strategic Marketing; Journal of Consumer Behaviour; International Journal of Consumer Studies; Journal of Consumer Marketing; Journal of Consumer Affairs; Journal of Product & Brand Management; Journal of Brand Management; Journal of Relationship Marketing; Journal of Global Marketing; Journal of International Consumer Marketing; Australasian Marketing Journal; Spanish Journal of Marketing – ESIC; Marketing Intelligence & Planning; Journal of Research in Interactive Marketing; Journal of Interactive Marketing; Journal of Marketing Analytics; Asia Pacific Journal of Marketing and Logistics; Journal of Business & Industrial Marketing; Qualitative Market Research; Young Consumers; International Journal of Information Management; Information & Management; Information Systems Research; MIS Quarterly; Journal of Management Information Systems; Information Systems Frontiers; Information Systems Management; Decision Support Systems; Internet Research; Industrial Management & Data Systems; Electronic Markets; Electronic Commerce Research; Electronic Commerce Research and Applications; Journal of Theoretical and Applied Electronic Commerce Research; Journal of Internet Commerce; Journal of Electronic Commerce Research; International Journal of Electronic Banking; International Journal of Mobile Communications; Computers in Human Behavior; Behaviour & Information Technology; International Journal of Human–Computer Interaction; Journal of Computer Information Systems; Journal of Enterprise Information Management; Information Technology & People; Online Information Review; Information & Computer Security; Telematics and Informatics (and Reports); Technology in Society; Technological Forecasting and Social Change; Journal of Innovation & Knowledge; Journal of Open Innovation; Kybernetes; Management Decision; Review of Managerial Science; European Business Review; International Journal of Emerging Markets; Journal of Asia Business Studies; Asia Pacific Management Review; Global Business Review; Benchmarking; Total Quality Management; Journal of Economic Psychology; Journal of Behavioral and Experimental Finance; Finance Research Letters; Journal of Business Ethics; Frontiers in Psychology; Humanities and Social Sciences Communications; Sustainability; Heliyon; SAGE Open; Cogent Business & Management; Future Business Journal.

Appendix B. Codebook (summary)

Variable	Categories
Inclusion	Y: empirical quantitative study of individual consumers, clients, users or investors of financial services with trust as a measured variable; N: E1 not empirical quantitative at the individual level, E2 respondents are not individual clients, E3 trust not measured, E4 not financial services; U (E5): abstract missing or insufficient
Sector	bank; e-banking; payment; fintech; insurance; investment; Islamic finance; cryptocurrency; other
Object of trust	provider; technology; institutional environment; several objects; not reported
Trust structure	single construct; separate foundations; higher-order construct; several objects; trust and distrust; not reported
Dimensions	ability/competence; integrity; benevolence; cognitive; affective; other (as named)
Role of trust	antecedent; mediator; outcome; moderator
Antecedents	channel integration; transparency and information quality; privacy and security; perceived risk; service quality and satisfaction; technology acceptance factors; reputation and brand; ethics and fairness; social influence; marketing communication; disposition to trust; other
Outcomes	adoption; continued use; loyalty; word of mouth and recommendation; cross-buying and relationship expansion; switching; satisfaction; disclosure of data; engagement; other
Method	PLS-SEM; covariance-based SEM; SEM (estimator not specified); regression; experiment; fsQCA; machine learning; other
Evidence	verbatim excerpt of up to 25 words from the abstract supporting the trust structure code

Appendix C. Studies included in the review (n = 124)

Study	Year	Journal	Sector	Trust	Outcomes	DOI
Gao and Waechter	2015	Information Systems Frontiers	payment	single	adoption	10.1007/s10796-015-9611-0
McNeish	2015	International Journal of Bank Marketing	e-banking	trust/distrust	—	10.1108/ijbm-08-2013-0088
Roy et al.	2015	Journal of Marketing Management	bank	single	—	10.1080/0267257x.2015.1036101
Sumaedi et al.	2015	Journal of Islamic Marketing	islamic	single	loyalty	10.1108/jima-06-2013-0045
Xin et al.	2015	Journal of Computer Information Systems	payment	single	adoption	10.1080/08874417.2015.11645781
Yu et al.	2015	Industrial Management & Data Systems	e-banking	separate foundations	continuance	10.1108/imds-09-2014-0262
Hansen	2016	Journal of Consumer Behaviour	other	single	—	10.1002/cb.1621
Hansen	2017	Journal of Consumer Behaviour	other	single	—	10.1002/cb.1638
Moin et al.	2017	Journal of Financial Services Marketing	other	several objects	—	10.1057/s41264-017-0023-8
van Esterik-Plasmeijer and van Raaij	2017	International Journal of Bank Marketing	bank	several objects	loyalty	10.1108/ijbm-12-2015-0195
Cao et al.	2018	Internet Research	payment	several objects	satisfaction, continuance	10.1108/intr-11-2016-0359
Skvarciany and Jurevičienė	2018	Sustainability	e-banking	single	—	10.3390/su10124809
Stewart and	201	Information &	fintech	single	adoption	10.1108/ics-06-2017-0039

Jürjens	8	Computer Security				
Tabrani et al.	2018	International Journal of Bank Marketing	islamic	single	loyalty	10.1108/ijbm-03-2017-0054
Boonlertvanich	2019	International Journal of Bank Marketing	bank	single	loyalty	10.1108/ijbm-02-2018-0021
Cheng et al.	2019	Sustainability	investment	several objects	—	10.3390/su11184917
Fauzi and Suryani	2019	Journal of Islamic Marketing	islamic	single	loyalty	10.1108/jima-04-2017-0048
Hoang	2019	International Journal of Bank Marketing	bank	single	loyalty	10.1108/ijbm-03-2018-0069
Ibe-enwo et al.	2019	Sustainability	bank	single	loyalty	10.3390/su11174651
Kaabachi et al.	2019	International Journal of Bank Marketing	e-banking	single	loyalty	10.1108/ijbm-04-2019-0119
Merhi et al.	2019	Technology in Society	e-banking	single	adoption	10.1016/j.techsoc.2019.101151
Shao et al.	2019	Electronic Commerce Research and Applications	payment	single	continuance	10.1016/j.elerap.2018.100823
Sharma and Sharma	2019	International Journal of Information Management	e-banking	single	satisfaction, adoption	10.1016/j.ijinfomgt.2018.09.013
Eriksson et al.	2020	International Journal of Bank Marketing	bank	single	—	10.1108/ijbm-08-2019-0282
Gong et al.	2020	Information & Management	payment	separate foundations	adoption	10.1016/j.im.2019.103250
Handarkho	2020	Asia Pacific Journal of Marketing and Logistics	payment	single	continuance	10.1108/apjml-01-2020-0018
Hildebrand and Bergner	2020	Journal of the Academy of Marketing Science	investment	single	—	10.1007/s11747-020-00753-z
Gökmenoğlu and Amir	2020	Journal of Relationship Marketing	bank	single	—	10.1080/15332667.2020.1802642
Patil et al.	2020	International Journal of Information Management	payment	single	adoption	10.1016/j.ijinfomgt.2020.102144
Rajaobelina et al.	2020	International Journal of Bank Marketing	e-banking	single	—	10.1108/ijbm-05-2020-0288
Talwar et al.	2020	Journal of Retailing and Consumer Services	payment	single	continuance	10.1016/j.jretconser.2020.102086
Zarifis et al.	2020	Journal of Internet Commerce	insurance	single	adoption	10.1080/15332861.2020.1832817
Bayır	2021	Journal of Business Research - Turk	payment	single	—	10.20491/isarder.2021.1261
Biswas et al.	2021	International Journal of	bank	single	satisfaction	10.1108/ijqss-03-2021-0042

		Quality and Service Sciences				
Hafez	2021	International Journal of Bank Marketing	bank	single	—	10.1108/ijbm-02-2021-0067
Kidron	2021	International Journal of Bank Marketing	bank	single	—	10.1108/ijbm-07-2020-0360
Roberts-Lombard and Petzer	2021	International Journal of Bank Marketing	bank	single	—	10.1108/ijbm-08-2020-0417
Moin et al.	2021	Service Industries Journal	other	higher-order	—	10.1080/02642069.2021.1969366
Sleiman et al.	2021	Sage Open	payment	single	—	10.1177/21582440211056599
Solberg Söilen and Benhayoun	2021	International Journal of Bank Marketing	other	single	adoption, continuance	10.1108/ijbm-04-2021-0156
Damberg et al.	2021	Journal of Marketing Analytics	bank	single	loyalty	10.1057/s41270-021-00147-2
Bugandwa et al.	2021	International Journal of Bank Marketing	bank	higher-order	—	10.1108/ijbm-04-2020-0209
Widyanto et al.	2021	Journal of Science and Technology Policy Management	payment	single	adoption	10.1108/jstpm-03-2020-0058
van der Cruijsen et al.	2021	Journal of Consumer Affairs	other	several objects	—	10.1111/joca.12363
Jammoul et al.	2022	Information Systems Management	e-banking	single	—	10.1080/10580530.2022.2086327
Kaewkitipong et al.	2022	Sustainability	payment	single	continuance	10.3390/su142114546
Khan et al.	2022	Journal of Islamic Accounting and Business Research	islamic	single	loyalty, WOM	10.1108/jiabr-01-2022-0017
Lappeman et al.	2022	Journal of Financial Services Marketing	bank	separate foundations	disclosure	10.1057/s41264-022-00154-z
Lisana and Handarkho	2022	Asia Pacific Journal of Marketing and Logistics	payment	single	—	10.1108/apjml-10-2021-0774
Nourallah et al.	2022	Journal of Financial Reporting and Accounting	investment	single	adoption	10.1108/jfra-12-2021-0451
Parayil Iqbal et al.	2022	Journal of Islamic Marketing	islamic	single	adoption	10.1108/jima-01-2022-0030
Rambocas and Narsingh	2022	International Journal of Bank Marketing	bank	single	loyalty, WOM	10.1108/ijbm-08-2021-0377
Saha et al.	2022	Global Business Review	payment	single	adoption	10.1177/09721509221120805
Wongsansukcharoen	2022	Journal of Retailing and Consumer	bank	single	loyalty	10.1016/j.jretconser.2021.102826

		Services				
Wu and Tang	2022	Internet Research	payment	several objects	loyalty	10.1108/intr-06-2021-0402
Raza et al.	2023	International Journal of Bank Marketing	bank	separate foundations	—	10.1108/ijbm-10-2022-0447
Amnas et al.	2023	Journal of Risk and Financial Management	fintech	single	adoption	10.3390/jrfm16120505
Bajwa et al.	2023	Information & Computer Security	e-banking	single	loyalty	10.1108/ics-11-2022-0179
Che et al.	2023	Humanities and Social Sciences Communications	e-banking	single	—	10.1057/s41599-023-02483-3
Fatma and Khan	2023	Sustainability	bank	single	—	10.3390/su15076000
Kiwanuka and Sibindi	2023	Journal of Risk and Financial Management	insurance	single	—	10.3390/jrfm16020081
Kumar et al.	2023	Sustainability	e-banking	single	adoption	10.3390/su15054053
Dehghani et al.	2023	International Journal of Emerging Markets	fintech	single	adoption	10.1108/ijoem-09-2021-1358
Raza et al.	2023	International Journal of Bank Marketing	bank	single	—	10.1108/ijbm-06-2022-0237
Shaikh et al.	2023	Services Marketing Quarterly	e-banking	single	loyalty	10.1080/15332969.2022.2161811
Shaikh et al.	2023	Services Marketing Quarterly	e-banking	single	loyalty	10.1080/15332969.2022.2161710
Tran Xuan et al.	2023	International Journal of Bank Marketing	bank	single	loyalty	10.1108/ijbm-07-2022-0292
Tran	2023	International Journal of Bank Marketing	e-banking	single	—	10.1108/ijbm-07-2023-0399
Verma and Kaur	2023	Journal of Global Marketing	bank	single	—	10.1080/08911762.2023.2188508
Yi et al.	2023	Sustainability	investment	single	adoption	10.3390/su15076016
Zhang et al.	2023	Sage Open	fintech	single	adoption	10.1177/21582440231181388
Otopah et al.	2024	International Journal of Bank Marketing	bank	single	engagement	10.1108/ijbm-02-2023-0097
Balaskas et al.	2024	FinTech	fintech	single	adoption	10.3390/fintech3010006
Gómez-Hurtado et al.	2024	Spanish Journal of Marketing - ESIC	payment	single	adoption	10.1108/sjme-01-2024-0017
Gomes et al.	2024	International Journal of Bank Marketing	bank	single	loyalty, engagement	10.1108/ijbm-12-2023-0640
Hassan et al.	2024	Journal of Financial Services Marketing	insurance	single	—	10.1057/s41264-024-00268-6
Lee et al.	2024	Humanities and Social	payment	separate foundation	continuance	10.1057/s41599-024-03569-2

		Sciences Communications		s		
Muflih et al.	2024	International Journal of Bank Marketing	islamic	single	loyalty	10.1108/ijbm-03-2023-0187
Usman et al.	2024	Journal of Islamic marketing	islamic	separate foundations	loyalty	10.1108/jima-03-2024-0102
Nguyen and Dao	2024	Humanities and Social Sciences Communications	e-banking	single	continuance	10.1057/s41599-024-02778-z
Plotkina et al.	2024	Asia Pacific Journal of Marketing and Logistics	investment	single	—	10.1108/apjml-09-2023-0939
Royo-Vela et al.	2024	Cogent Business & Management	e-banking	single	—	10.1080/23311975.2024.2375405
Tian and Chan	2024	Sage Open	payment	single	—	10.1177/21582440241292525
Westermann et al.	2024	Journal of Consumer Affairs	investment	several objects	—	10.1111/joca.12611
Zarifis	2024	Sustainability	fintech	single	—	10.3390/su16135757
de Andrés-Sánchez and Gené-Albesa	2024	Humanities and Social Sciences Communications	insurance	single	adoption	10.1057/s41599-024-02621-5
Appiah and Agblewornu	2025	Heliyon	fintech	single	adoption	10.1016/j.heliyon.2025.e41992
Arora et al.	2025	Management Decision	investment	single	continuance	10.1108/md-01-2025-0093
Bodorin and Ciobanu	2025	International Journal of Financial Studies	fintech	single	—	10.3390/ijfs14010001
Chang et al.	2025	International Journal of Bank Marketing	e-banking	single	satisfaction, loyalty	10.1108/ijbm-04-2024-0232
Chen et al.	2025	Industrial Management & Data Systems	investment	separate foundations	loyalty	10.1108/imds-05-2024-0461
Geebren and Jabbar	2025	Information Systems Management	e-banking	single	—	10.1080/10580530.2025.2506365
Goswami et al.	2025	Journal of Internet Commerce	investment	single	adoption	10.1080/15332861.2025.2546494
Alamoudi et al.	2025	International Journal of Bank Marketing	payment	single	WOM	10.1108/ijbm-04-2024-0252
Hung et al.	2025	Asia Pacific Journal of Marketing and Logistics	investment	separate foundations	adoption	10.1108/apjml-05-2025-0845
Petzer and Roberts-Lombard	2025	European Business Review	bank	single	—	10.1108/ebr-05-2025-0160
Rohit et al.	2025	Journal of Strategic Marketing	e-banking	single	engagement	10.1080/0965254x.2025.2481140
Rouse et al.	2025	International Journal of Bank Marketing	e-banking	single	adoption	10.1108/ijbm-08-2024-0458
Sholevar and	202	Journal of	other	n/r	—	10.1057/s41264-025-00303-0

Bachmann	5	Financial Services Marketing				
Veckalne	2025	FinTech	fintech	single	—	10.3390/fintech4040072
Wang and Othman	2025	International Journal of Bank Marketing	fintech	single	—	10.1108/ijbm-12-2024-0733
Al Haress and AkhlaghiMofrad	2026	Sustainability	payment	single	loyalty, WOM	10.3390/su18115225
Amir et al.	2026	Journal of Risk and Financial Management	islamic	single	continuance	10.3390/jrfm19070514
Bhuiyan et al.	2026	FinTech	fintech	single	loyalty	10.3390/fintech5020053
Carvalho et al.	2026	FinTech	e-banking	n/r	—	10.3390/fintech5030069
Dahiya et al.	2026	Future Business Journal	fintech	single	adoption	10.1186/s43093-026-00928-0
Deák and Horváth	2026	FinTech	fintech	several objects	adoption	10.3390/fintech5020027
Kang and Shin	2026	Telematics and Informatics Reports	fintech	single	WOM	10.1016/j.teler.2026.100338
Arnone	2026	Journal of risk and financial management	crypto	single	—	10.3390/jrfm19040288
H. Alzboon and Alshbiel	2026	Horizons Intermediary Journal of Business Research	e-banking	single	—	10.67150/hijbr.v1i1.3
Jai Vignesh and Sumathy	2026	Canadian Journal of Marketing Research	fintech	single	adoption, loyalty	10.61336/cjmr.1603.111
Madan and Kour	2026	Journal of Science and Technology Policy Management	payment	single	adoption	10.1108/jstpm-09-2025-0412
González et al.	2026	Journal of theoretical and applied electronic commerce research	bank	single	—	10.3390/jtaer21080268
Mohamed	2026	FinTech	investment	single	—	10.3390/fintech5010011
Mombeuil and Jean Pierre	2026	FinTech	payment	several objects	switching	10.3390/fintech5010007
Sungkarungsri and Kiattisin	2026	Sustainability	investment	single	WOM, loyalty	10.3390/su18031354
Soni and Teli	2026	Canadian Journal of Marketing Research	bank	single	adoption	10.61336/02gwpn35
Addula	2026	Journal of theoretical and applied electronic commerce research	e-banking	single	continuance	10.3390/jtaer21090322
Sodik	2026	Journal of Islamic Marketing	islamic	single	adoption	10.1108/jima-04-2025-0220
Wang et al.	2026	International Journal of Bank Marketing	bank	single	—	10.1108/ijbm-01-2026-0061
Hanson and Ott	2026	Journal of risk and financial	fintech	several objects	—	10.3390/jrfm19020097

		management				
Wagdi et al.	2026	Future Business Journal	e-banking	single	satisfaction	10.1186/s43093-026-00953-z
Wisnujati et al.	2026	Journal of Intelligent Management Decision	e-banking	single	continuance	10.56578/jimd050207
Xindy and Ali	2026	Journal of Systems and Information Technology	investment	single	adoption	10.1108/jsit-10-2025-0462

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