

The Influence of Customer Digital Engagement, Organizational Agility, and Strategic Alignment on Digital Business Performance in the Fintech Industry

**Djunaedi^{1*}, Niken Widyastuti², Samuel PD Anantadjaya³, Irma M Nawangwulan⁴,
Iwan Henri Kusnadi⁵, Fahrurrozi Muarief⁶**

IISIP YAPIS Biak¹, Universitas Proklamasi 45², IPMI Institute^{3,4}, STISIP Bina Putera Banjar⁵,
Universitas Tangerang Raya⁶

Correspondence Email: haji.bosdjun.2011@gmail.com*

Abstract

The fintech sector requires businesses to select suitable technological tools and develop operational methods that will enable them to conduct their digital business activities. The research study examines how customer digital interaction together with organizational agility and strategic alignment impacts the digital business results of the fintech sector. The research project uses a quantitative research approach together with an explanatory research framework. The researchers used purposive sampling methods to distribute questionnaires to 170 employees from various fintech companies. The researchers conducted data analysis through multiple linear regression after they completed validity testing and reliability testing together with classical assumption testing. The results show that customer digital engagement together with organizational agility and strategic alignment create positive effects on digital business performance within the fintech industry. Customer digital engagement enables customers to establish deeper connections with digital services while organizational agility allows companies to adjust their operations according to market conditions and strategic alignment ensures that business operations work in harmony with information technology to achieve maximum technology advantages. The research results enable fintech companies to achieve sustainable improvements in their digital business performance through practical results.

Keywords: customer digital engagement, organizational agility, strategic alignment, digital business performance.

INTRODUCTION

The financial technology market experiences rapid growth because people from different social groups begin using digital financial services. Digital transformation currently impacts the financial industry by introducing new payment methods while businesses develop new operating models and new market competition and customer demands for efficient security solutions (Djunaedi, 2024). Fintech companies use digital business performance as their main success metric which they must achieve through digital resource management for their sustainable business value. Digital business performance assesses revenue growth together with operational efficiency and customer satisfaction and service

innovation and technology-based competitive advantage (Pettalongi et al., 2025). The fintech industry faces multiple challenges which include tough competition from other companies and continuous regulatory changes and fast customer behavior shifts. Fintech companies must evaluate these strategic factors because they function as complete drivers for improving digital business performance (Muarief et al., 2024; Djunaedi, 2025). The fintech industry requires companies to develop digital interaction management abilities together with organizational agility and strategic alignment capabilities in order to compete effectively in fast-paced market environments (Putri et al., 2025). The study of digital business performance factors in fintech research creates both vital research value and fundamental research importance.

The measurement of customer digital engagement shows how customers interact with digital platforms through three channels which include their website and application and social media channels (Sudirjo et al., 2024). The fintech industry needs customer engagement because users must establish trust in digital financial services while they access these services with positive user experiences. When customers actively engage with businesses they create stronger customer loyalty which leads to higher sales while customers share important feedback that helps businesses improve their operations (Kaligis et al., 2024). Customers who engage with digital content create positive word of mouth which results in automatic customer acquisition that drives business growth (Hendratni et al., 2018). Organizations use two processes to achieve organizational agility which enables them to manage business environment changes through fast response and adaptive learning (Sadikin et al., 2023). The fintech industry requires its organizations to maintain operational agility because both technological innovations and regulatory changes occur at rapid rates. Agile companies can discover fresh business prospects while they build new service features and change their business practices to match ongoing market developments (Fauzan et al., 2023). Companies use organizational agility to handle risks and decrease the effects of technological disruptions. Strategic alignment measures how closely business strategy and information technology strategy match within a particular organization (Yani et al., 2025). The fintech industry requires its businesses to achieve operational success through unifying their organizational vision with their technological advancements. Organizations which invest in technology without establishing strategic alignment will not obtain their full business advantages (Hendratni et al., 2025). The company achieves its long-term business objectives through digital initiatives which receive support from strategic alignment (Damanik et al., 2025; Charisa et al., 2025).

The research study investigates how customer digital engagement connects to organizational agility and strategic alignment to determine their effects on digital business performance of fintech companies. The study will contribute to strategic management and digital transformation research by demonstrating how customer and organizational factors together with strategic alignment impact digital business performance. The research presents a conceptual framework which shows how internal factors affect the competitive power of fintech companies. The research findings enable fintech company management to use them as guidance for developing strategies that enhance customer engagement and improve organizational agility while aligning their technology and business operations. Fintech companies will enhance their digital business performance through sustainable practices which will enable them to sustain their competitive advantage in the market.

METHOD

The researchers conducted an empirical investigation through a quantitative research method which used an explanatory design to study how customer digital engagement and organizational agility and strategic alignment affect digital business performance in the fintech sector. The study population included all fintech companies that had provided digital-based services for two or more years while maintaining operational online transaction systems. The study included participants who worked in managerial and supervisory roles which involved responsibility for digital strategy and operational business processes. The researchers used purposive sampling as their sampling method which required respondents to meet specific criteria that included working at a fintech company that had an operational digital platform and possessing a minimum of two years of fintech industry experience while making decisions about digital strategy and technology operations. The study included 170 respondents who made up the sample size. The research instrument used a five-point Likert scale questionnaire which measured responses from strongly disagree to strongly agree. The researchers tested instrument quality through a validity test which used item-total correlation that needed an r value above 0.30 and a significance threshold below 0.05. The researchers established instrument reliability through Cronbach's Alpha testing which showed that all variables maintained internal consistency at 0.70 or above. The researchers used classical assumption tests to examine data through normality testing and multicollinearity testing and heteroscedasticity testing methods.

RESULT AND DISCUSSION

The multiple linear regression analysis demonstrates that customer digital engagement and organizational agility and strategic alignment all work together to create a strong impact on digital business performance in the fintech sector. The three independent variables show a collective impact because the F-test results produced a significance value of 0.000 which demonstrates their joint effect on digital business performance improvements in fintech companies. The determination coefficient R^2 value of 0.82 establishes that 82% of digital business performance changes result from customer digital engagement and organizational agility and strategic alignment while 18% of the changes emerge from factors which the research model does not consider including technological innovation and digital service quality and digital marketing strategy and business environmental conditions. The results of the partial test demonstrate that all independent variables at 5% significance level produce positive substantial effects on digital business performance because digital business performance increases when each independent variable in the fintech sector increases.

The research findings show that customers who engage with digital platforms of businesses in the fintech sector create better business results. The research demonstrates that increased usage of a fintech company's digital platform by customers results in higher business performance outcomes. Customer digital engagement shows how customers use a company's digital services through their application usage and service feature usage and other online activities. Customers who engage with a company more tend to show stronger loyalty while using its services more than customers who engage less. The result leads to increased transaction volume which improves customer retention while expanding the user base. Through customer engagement companies obtain feedback which enables them to improve service quality and develop features that better satisfy user needs. Customer digital engagement functions as an essential element that drives digital business performance improvements within fintech organizations.

The study shows that organizational agility positively affects digital business performance in the fintech sector. Organizations can develop rapid solution systems through their organizational agility which lets them handle business changes resulting from technological advancements and modifications in consumer requirements. Fintech companies that possess high organizational agility can successfully change their business direction and create new digital products while meeting legal requirements. The ability to adapt enables companies to maintain their market position in the extremely competitive fintech industry. The implementation of organizational agility improves operational efficiency because it enables organizations to make rapid decisions and establish a flexible organizational framework. The fintech industry implements organizational agility to accelerate service innovation while maintaining high customer satisfaction and efficiently managing their digital technological assets in support of business processes. Organizational agility functions as a strategic component for fintech organizations because it enhances their digital business performance.

The study results show that strategic alignment helps digital business performance to improve in the fintech sector. Strategic alignment measures how well a company connects its business strategy with its information technology strategy used for daily operations. The technology strategy needs to align with business objectives because it serves as the foundation for successful digital innovation at digital technology-based fintech companies. Business objectives serve as the standard which companies must follow to make their information technology strategy work efficiently while creating value for their organization. Through strategic alignment organizations achieve better operational efficiency because their departments can work together to reach their business goals. The strategic alignment helps fintech companies to use their technology resources more effectively while ensuring that each technology investment delivers advantages for their digital performance progress. Strategic alignment functions as a key element which enhances digital business performance in the fintech sector that relies on digital technology.

CONCLUSION

The research results show that customer digital engagement together with organizational agility and strategic alignment creates a major positive impact on digital business performance which exists in the fintech industry. Fintech companies should improve their digital customer engagement methods by developing user experiences that allow customers to use digital platforms in a personalized and interactive way. Organizations should establish organizational agility by creating an adaptable organizational framework which enables faster decision-making while fostering an environment that supports innovative thinking. Companies need to ensure alignment between business strategy and information technology strategy through integrated strategic planning so that every technology investment can make a real contribution to improving digital business performance. The digital business performance of fintech companies will increase through these strategies which enable them to compete more effectively in the digital financial market.

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