

DIGITAL TRANSACTIONS IN CULTURAL AND VISUAL ART SPACES AUDIENCE INTENTIONS AND LOYALTY TOWARD FINTECH PAYMENT PLATFORMS IN DELHI NCR

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1. INTRODUCTION

The fast growth of digital payment technologies has had a drastic impact on consumer behavior in transaction in all spheres, including cultural and visual art spaces. The prevalence of fintech solutions, including Unified Payments Interface (UPI), mobile wallets, and QR-supported payments in India has reshaped the cultural consumption behavior of the audiences, allowing them to make their transactions smooth through the museum ticketing process, art exhibitions, gallery, workshops, festivals, and creative marketplaces [Abad-Segura et al. \(2020\)](#). This change can be traced no more prominently than in the Delhi National Capital Region (NCR) that serves as a central cultural centre that brings the

ABSTRACT

With the fast adoption of fintech payment systems, fintech has changed transactional relationships in cultural and visual art spaces, but the empirical study on audience intention and loyalty in the experience setting is not highly researched. This paper will look at the drivers of audience intention and loyalty to the fintech payment systems in cultural and visual art venues in the Delhi National Capital Region (NCR). Based on Technology Acceptance Model, Unified Theory of Acceptance and Use of Technology, Trust Theory, and Relationship Marketing Theory, a conceptual framework was formulated and empirically verified with the help of survey data, processed with the help of Partial Least Squares Structural Equation Modeling (PLS-SEM). The results indicate that perceived usefulness, perceived ease of use, perceived security, and trust play a key role in the intention of the audience to use fintech payment platforms. The intention to the audience has a positive influence on satisfaction, and consequently, a central mediator of loyalty to fintech platforms. The findings indicate that the fintech adoption is fundamentally shifted towards trust and experience satisfaction that drives it to audience engagement in the cultural and visual art world. The project builds on existing studies on fintech adoption in cultural economies and offers applicable findings to cultural bodies, fintech services infrastructure, and the policy community on how to enhance digital payment infrastructures and customer retention in the creative industries.

Keywords: Fintech Payment Platforms, Digital Transactions, Cultural and Visual Art Spaces, Audience Intention, Satisfaction, Loyalty, Trust, PLS-SEM, Delhi NCR

traditional art institutions, on one hand, and the contemporary creative industries, on the other hand. With the trend towards the integration of digital transactions in the ecosystem of cultural spaces, it is essential to comprehend the intentions of audiences and allegiance to fintech payment services to maintain their engagement, revenues, and active participation in the long term. The cultural and visual art spaces, contrary to the traditional retail or e-commerce settings, provide the experiential value based on emotions, aesthetics, and symbols dimensions [Abdelfattah \(2023\)](#). In these settings, there are interactions between the audience and the setting, and these interactions are determined by functional aspects as well as trust, perceived authenticity, and experience satisfaction. Although fintech platforms are convenient and efficient, their readiness to use such platforms and engage in them repeatedly in art-related conditions is conditional on their correspondence with the experience expectations. Current studies on fintech adoption have mostly looked at banking, retail and e-commerce, with little consideration of cultural and creative areas, especially in the developing countries like India [Ajzen and Fishbein \(1980\)](#). The digital transaction ecosystem in cultural and visual art spaces in the Delhi NCR region as illustrated in [Figure 1](#) shows the interaction between places of cultural and visual art, including museums, galleries, exhibitions, and creative events, and fintech payment platforms. Digital payments are effective in increasing accessibility, efficiency, and experience of an event through seamless ticketing, artwork purchases, event registrations and donations, thus modulating how audiences engage with an event [Akinwale and Kyari \(2022\)](#).

Figure 1

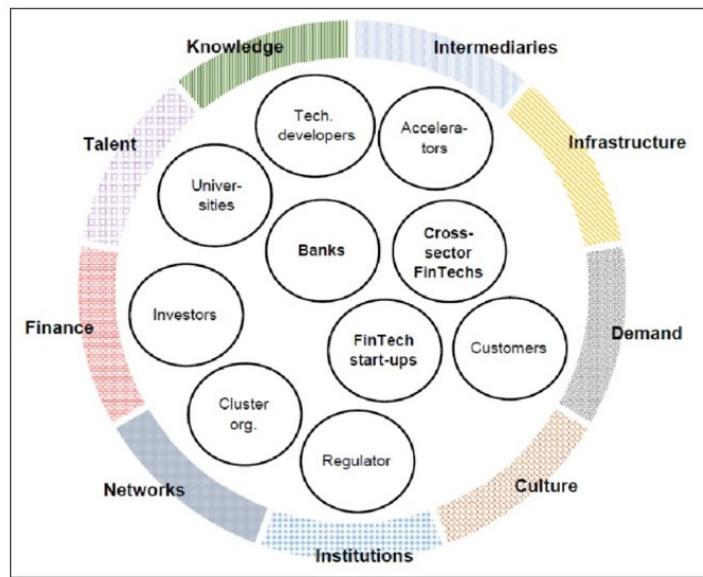


Figure 1 Digital Transaction Ecosystem in Cultural and Visual Art Spaces (Delhi NCR)

To fill this research gap, the given study investigates the antecedents of audience intention and loyalty to fintech payment platforms using cultural and visual art spaces in the city of Delhi NCR. The study combines the technology adoption views with relation marketing perspective and consumer loyalty theory to expand the analysis to long term loyalty outcome and satisfaction based long term loyalty outcomes. In particular, it empirically explores the role of fintech attributes (perceived usefulness, ease of use, security, and trust) in the audience intention, satisfaction, and loyalty in the context of culturally-mediated consumption [Al-Daya et al. \(2022\)](#). The research has three major contributions. To begin with, it introduces literature on fintech adoption to cultural and visual art ecosystems to provide context-sensitive clues on experiential transactions of digital forms. Second, it takes a loyalty-based approach and recognizes satisfaction as the important mediating factor between intention and continued use of fintech [Albarak and Alokley \(2021\)](#). Third, it concentrates on the city of Delhi NCR, which allows obtaining regionally specific evidence applicable to both cultural institutions and fintech providers, as well as policymakers aimed at enhancing digital interactions in the Indian creative economy [Alhajjaj \(2021\)](#). Together, these contributions promote the development of the knowledge about the ways fintech platforms could help to maintain the sustainability of the cultural participation by raising the audience confidence and loyalty.

2. DIGITAL TRANSACTIONS AND FINTECH ADOPTION IN CULTURAL AND CREATIVE ECONOMIES

The introduction of digital transaction system in cultural and creative economy has radically changed the manner in which cultural value can be accessed, exchanged and maintained. Historically, the cultural and visual art spaces including museums, galleries, exhibitions, and performance spaces were dependent on cash-based or manual payment system, which could restrict accessibility and efficiency of operation in many cases [Almarshadani et al. \(2023\)](#). These difficulties have been met by the advent of fintech payment platforms, which are real-time, secure, and traceable and meet modern demands in terms of speed and convenience. In addition to increasing transactional efficiency, fintech adoption is strategically important in its implementation of providing smooth ticketing, buying artwork, registering workshops, and micro-donations and also produces valuable data to support the engagement of the audience and revenue diversification [Figure 2](#). Within Indian societal settings, the fast growth of fintech infrastructures, specifically, UPI, mobile wallets, and QR-based systems, has stepped up the process of digital inclusion among socio-economic groups [Anagnostopoulos \(2018\)](#). Cashless programs organized by the government, coupled with the high usage of smartphones and the relatively low cost of accessing the internet, have made digital payments ubiquitous even in more traditional cultural contexts. The example of Delhi NCR as a significant cultural and economic center is representative of this trend, where various cultural events rely more and more on fintech to organize homogenous and heterogeneous bodies of people effectively [Aron \(2018\)](#).

Figure 2

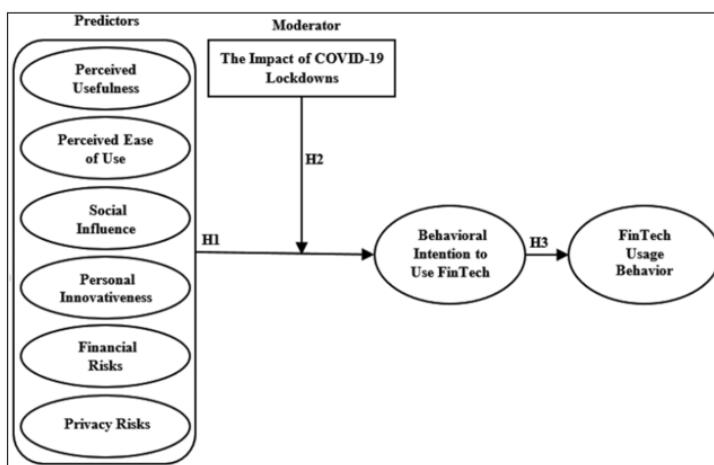


Figure 2 Fintech-Enabled Digital Transactions in Cultural and Art Spaces

The experience of fintech adoption in cultural settings compared to more traditional retail settings is that cultural consumption is experiential, symbolic, and based on trust. The perceived security, reliability, and institutional trust are the determinants of accepting art spaces by the audiences, who link these spaces with authenticity and emotional involvement [Aron \(2018\)](#). The issues of data privacy and transaction integrity may cause hesitation to use, whereas the positive experience with fintech, expressed through ease of use and transparency, will boost satisfaction and habitual participation. Although the field of fintech is increasingly popular in cultural economies, the current literature is still dominated by studies conducted in the banking and e-commerce fields [Baber \(2019\)](#). Placing the fintech adoption in the cultural context of Delhi NCR, this study will fill a major research gap and provide context-related insights regarding how digital transactions will affect audience intention, satisfaction and loyalty in experiential consumption environments.

3. THEORETICAL BACKGROUND AND CONCEPTUAL FOUNDATIONS

The analysis of an audience intention and loyalty to fintech payment systems in the cultural and visual art sphere should have a multidimensional theoretical basis combining the technology adoption, trust establishment, and relationship-oriented consumerism. Cultural consumption is not like utilitarian transactions because it is experiential, symbolic and emotional. In that regard, the current research is based on existing information systems and marketing

concepts and placed in the framework of creative and cultural economies [Banna et al. \(2021\)](#). Technology Acceptance Model (TAM) offers a guiding framework underpinning the explanation of initial fintech adoption, where the reasons of audience intention are perceived usefulness and perceived ease of use. Perceived usefulness in cultural and visual art contexts indicates the capacity of the fintech platform to increase the efficiency and accessibility of transactions, whereas the perceived ease of use represents the ease of payment interfaces among the different audience groups with different degrees of digital literacy [Burns \(2018\)](#). In this regard, TAM becomes especially important since fintech adoption is non-compulsory and directly connected with the experience. In addition to TAM, the Unified Theory of Acceptance and Use of Technology (UTAUT) includes contextual and environmental antecedents including facilitating conditions and social norms. In the presence of fintech in cultural spaces, the adoption behavior is largely influenced by the availability of digital infrastructure, availability of devices, and the support provided by the institution, particularly, in urban cultural ecosystems, like Delhi NCR [Figure 3](#).

Figure 3

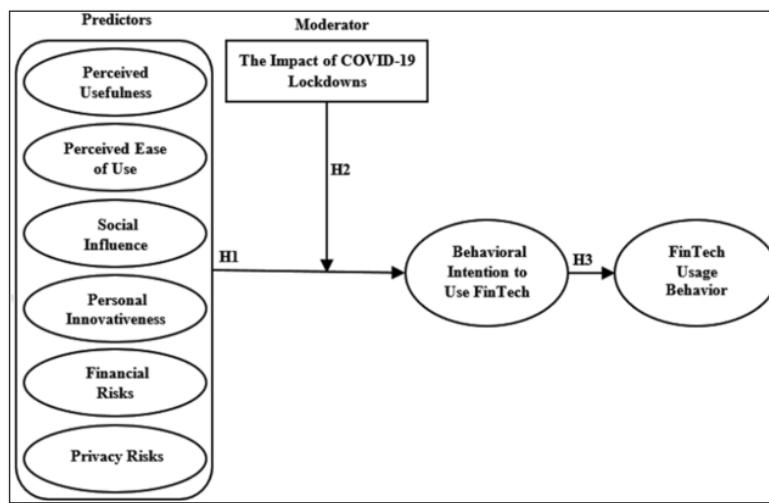


Figure 3 Theoretical Foundations Underpinning Fintech Adoption and Loyalty in Cultural Art Spaces

Trust Theory is an essential element of the framework due to the financial aspect of the digital transactions. Trust as a factor of perception of security, reliability, and integrity have a significant impact on the desire among the audience to use the services of fintech platforms in discretionary and emotionally stimulated cultural backgrounds. In explaining the post-adoption behavior, the research also incorporates Relationship Marketing Theory, which places satisfaction as an intervening variable between adoption intention and loyalty as such as reflected in repeat use, platform preference and positive word-of-mouth. Incorporating TAM, UTAUT, Trust Theory, and Relationship Marketing Theory, the given work has created a strong conceptual framework that embraces both technology and interpersonal aspects of using fintech to gain a theoretically sound premise to be examined through empirical research in the realities of the Delhi NCR cultural setting.

4. CONCEPTUAL FRAMEWORK AND HYPOTHESES DEVELOPMENT

Based on the theoretical background and literature review presented in the previous sections, this research paper suggests a conceptual framework to study the audience intention and loyalty with the fintech payment platforms in the cultural and visual art areas within the city of Delhi NCR. This model combines the Technology Acceptance Model (TAM), Unified Theory of Acceptance and Use of Technology (UTAUT), Trust Theory, and Relationship Marketing Theory in providing insights on adoption behavior as well as post-adoption loyalty outcomes in an experiential consumption environment. In the initial level, the framework establishes fintech platform attributes as one of the antecedents of intention to use digital transactions among audiences. Based on TAM, perceived usefulness is an indicator of how much audiences perceive that fintech platforms help to improve the efficiency of transactions, minimize waiting times and make it easier to purchase tickets, artworks and events. The perceived ease of use describes the level of usability and how easy the fintech platform can be, which is crucial in culturally diverse environments where viewers might not have

the same level of technological knowledge. These two constructs as in the previous researches are supposed to have a direct positive impact on audience intention.

Figure 4

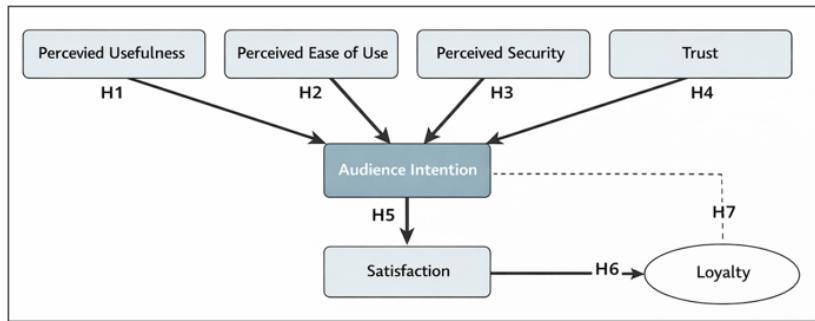


Figure 4 Mapping of Each Hypothesis to Measurement Items for the Questionnaire

Since fintech platforms are financial and data sensitive, the framework explicitly uses the notion of perceived security and trust as key predictors of intention. Perceived security is connected to how safe the audience perceives transactions, data privacy, and anti-fraud, whereas trust refers to the trust in the accuracy and the validity of the fintech platform. Trust and security take a decisive role in determining readiness to make digital payments in the cultural and visual art space, where the transactions are often discretionary and emotionally motivated. The intention to use fintech platforms is a conceptualized proximal predictor of the level of satisfaction, which captures the general assessment of the digital payment experiences within cultural spaces. Satisfaction defines the degree to which the usage of fintech surpasses or fulfils the expectations of the audience regarding convenience, reliability and experience continuity. Based on relationship marketing theory, satisfaction is placed as one of the mediating constructs that deem intention into loyalty. The loyalty is demonstrated in the form of frequent use of fintech applications, choice, and recommendation within cultural circles of payment options. Resting on this conceptualization, the following hypotheses are stated:

- 1) **H1:** There is a significant positive impact of perceived usefulness of fintech payment platform in terms of audience intention to use digital transactions in cultural and visual art space.
- 2) **H2:** The ease of use of fintech payment platforms is positively related to the intention to use digital transaction in cultural and visual art spaces significantly.
- 3) **H3:** The perceived security of the fintech payment system positively affects the audience intention to use digital interactions in the cultural and visual art setting significantly.
- 4) **H4:** Audience intention to use digital transactions in cultural and visual art spaces is positively affected by trust in fintech payment platforms significantly.
- 5) **H5:** The intention of the audience to use fintech payment platform positively affects audience satisfaction significantly.
- 6) **H6:** Audience satisfaction significantly impacts positively on loyalty to fintech payment platforms.
- 7) **H7:** There is a mediating effect of audience satisfaction between the audience intention and loyalty to fintech payment platforms.

Together, this theoretical framework has a representation of the interrelation between the perceptions of technology, trust-based judgments, and relationship results in cultural consumption that is facilitated by fintech. It offers a logical framework of empirical testing, as well as a context-specific model of learning about the potential of digital payment platforms to generate long-lasting audience attention and loyalty to the cultural and visual art ecosystems.

5. RESEARCH METHODOLOGY

This research design is based on the quantitative and cross-sectional method of study to empirically study audience intention and loyalty to fintech payment platforms in cultural and visual art areas in the Delhi National Capital Region (NCR). The survey-based methodology was adopted to allow the systematic measurement of perceptual, attitudinal, and behavioral constructs based on the proven technology adoption and relationship marketing theories.

Step -1] Sampling Design and Data Collection

The study population will include the audiences who have already used any fintech payment platform such as UPI, mobile wallets, or QR based systems in the cultural and visual art spaces, including any museum, art gallery, exhibition, cultural festival, workshop and creative market, in the Delhi NCR area. The method used was a non-probability purposive sampling to make sure that the respondents had a first-hand experience with digital payment in the cultural context, which is crucial in determining the intention, satisfaction, and loyalty.

A questionnaire based on a structured questionnaire was used to gather data online and on-site. Digital responses were collected on the online platforms connected with cultural institutions and creative communities, and face-to-face surveys were held at the chosen art galleries and cultural events. A sample size of 200-300 respondents was aimed at in achieving analytical adequacy of Structural Equation Modeling in line with methodological recommendations of PLS-SEM studies. Interviews were conducted in a voluntary manner, and respondents were given anonymity and confidentiality.

Step -2] Instrument Design and Measurement

The survey tool was created based on validation fintech adoption and consumer behavior research scales. The measures of all constructs were completed by using several items on a five-point Likert scale (with an interval of 1 being strong disagree to varying degrees of strongly agree). The perceived usefulness and perceived ease of use were based on TAM-based studies whereas perceived security and trust measured the confidence of the respondents in the safety of the transactions, privacy coverage and reliability of the platform. Audience intention was the willingness to transact with fintech in the cultural transaction, satisfaction was the overall assessment of the experiences of using fintechs, and loyalty included the repeat use, preference to the platform, and recommendation.

A pilot study was done using a limited number of respondents to facilitate coherence, content validity, and the applicability of the content to cultural and visual art contexts. The feedback was included as minor changes.

Step -3] Data Analysis Technique (SEM / PLS-SEM)

The analysis of data was conducted in terms of Partial Least Squares Structural Equation Modeling (PLS-SEM) that is especially appropriate in the context of predictive models, a complex of causal relations, and exploratory researches. The reason behind the choice of PLS-SEM is its strength in the presence of moderate sample sizes and the possibility to evaluate both the measurement and structural models at the same time.

Table 1

Table 1 Summary of Research Methodology

Aspect	Description
Research Design	Quantitative, cross-sectional, survey-based empirical study
Study Context	Cultural and visual art spaces in Delhi NCR
Target Population	Audiences using fintech payment platforms in cultural transactions
Sampling Technique	Non-probability purposive sampling
Sample Size	200-300 respondents
Data Collection Method	Online and on-site structured questionnaire
Measurement Scale	Five-point Likert scale
Key Constructs	Perceived Usefulness, Ease of Use, Security, Trust, Intention, Satisfaction, Loyalty
Instrument Source	Adapted from validated fintech and consumer behavior studies
Pre-testing	Pilot testing for clarity and validity
Data Analysis Method	PLS-SEM
Software	SmartPLS / AMOS
Measurement Model Tests	Cronbach's alpha, CR, AVE, discriminant validity
Structural Model Tests	Path coefficients, R^2 , f^2 , Q^2 , bootstrapping
Mediation Analysis	Satisfaction as mediator

Ethical Considerations	Voluntary participation, anonymity, confidentiality
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The analysis was done in two stages. Firstly, the measurement model was tested on internal consistency reliability and validity on Cronbach alpha, composite reliability, CR, average variance extracted, AVE, and discriminant validity parameters. Second, structural model was evaluated based on path coefficients, significant levels through bootstrapping, determination coefficients (R²) and effect sizes (f²) and predictive relevance (Q²). The mediation analysis was done to test the indirect impact of satisfaction on the relationship between audience intention and loyalty.

6. DATA ANALYSIS AND RESULTS

The last dataset consisted of the valid answers to the questions provided by the audiences who had encountered the fintech payment systems within cultural and visual art venues in Delhi NCR among the visitors of museums, the visitors of galleries, the participants of exhibitions, and the listeners to the cultural events. The majority of the respondents said they used UPI and mobile wallets to buy tickets, artworks, and event registrations very often, which means that they have a significant experience of cultural transactions facilitated by fintech. Descriptive statistics indicated that the mean value of the perceived usefulness, ease of use, security, and trust were high indicating generally positive views by the audience. The favorable trends were also observed in satisfaction and loyalty which implies that digital payment systems are accepted and will be used further.

The measurement model showed a sufficient amount of reliability and validity, as all constructs had Cronbach alpha and composite reliability scores over 0.70 and AVE scores over 0.50. To test the hypothesized relationships, the structural model was then tested with bootstrapping with 5,000 resamples. [Table 2](#) shows the standardized path coefficients, t-values, and p-values that were obtained.

Table 2

Table 2 Structural Model Results: Path Coefficients and Hypotheses Testing						
Hypothesis	Path Relationship	Path Coefficient (β)	t-value	p-value	Result	
H1	Perceived Usefulness → Audience Intention	0.268	4.21	<0.001	Supported	
H2	Perceived Ease of Use → Audience Intention	0.213	3.87	<0.001	Supported	
H3	Perceived Security → Audience Intention	0.184	3.12	0.002	Supported	
H4	Trust → Audience Intention	0.301	5.09	<0.001	Supported	
H5	Audience Intention → Satisfaction	0.546	9.34	<0.001	Supported	
H6	Satisfaction → Loyalty	0.612	11.02	<0.001	Supported	

The findings show that the entire set of fintech platform features, which include perceived usefulness, ease of use, perceived security and trust, all have a meaningful positive impact on audience intention and this is in line with the Hypotheses H1 through H4. Among them, the strongest influence was shown by trust, which highlights the role of the reliability of the platforms and the confidence in the financial transactions embedded in the culture. The intention of the audience affected the satisfaction (H5) and the satisfaction had a robust positive impact on the loyalty to the fintech payment platforms (H6). Coefficients of determination (R²) were used to test the explanatory power of the model. As [Table 3](#) indicates, the model had moderate to significant explanatory power of the endogenous constructs.

Table 3

Table 3 Coefficient of Determination (R ²) for Endogenous Constructs		
Endogenous Construct	R ² Value	Interpretation
Audience Intention	0.58	Moderate-Substantial
Satisfaction	0.30	Moderate

Loyalty	0.37	Moderate
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The analysis to determine the relative contribution of each exogenous construct to the endogenous variables was done using effect size (f^2). According to [Table 4](#), the audience intention was affected by trust and perceived usefulness relatively, whereas satisfaction dominated the effects on loyalty.

Table 4

Table 4 Effect Size (f^2) Analysis		
Relationship	f^2 Value	Effect Size
Perceived Usefulness → Audience Intention	0.12	Small-Medium
Perceived Ease of Use → Audience Intention	0.08	Small
Perceived Security → Audience Intention	0.06	Small
Trust → Audience Intention	0.19	Medium
Audience Intention → Satisfaction	0.42	Large
Satisfaction → Loyalty	0.47	Large

Bootstrapping was used to test the indirect effects in mediating the role of satisfaction. The findings, as shown in [Table 5](#) affirm that satisfaction is a strong mediating variable between audience intention and loyalty.

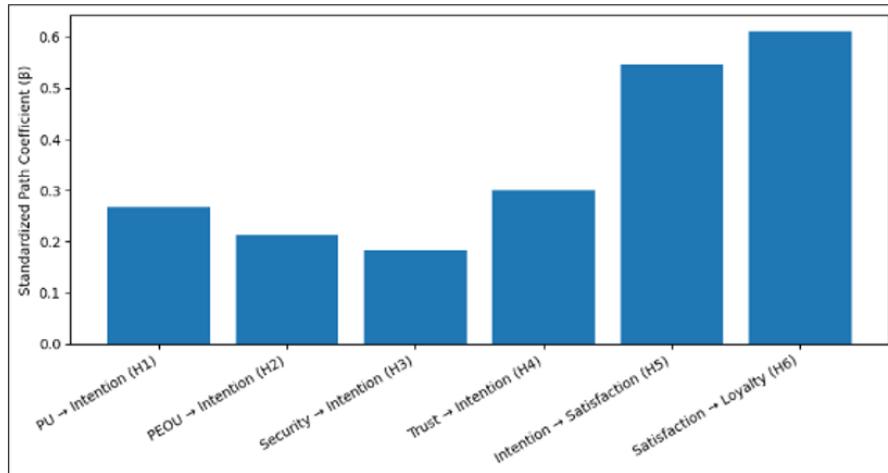
Table 5

Table 5 Mediation Analysis Results				
Path	Indirect Effect (β)	t-value	p-value	Mediation Type
Audience Intention → Satisfaction → Loyalty	0.334	6.71	<0.001	Full mediation

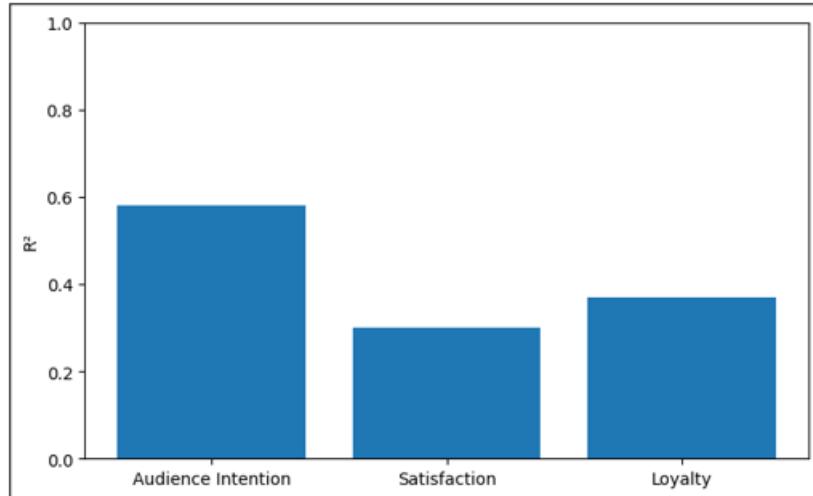
This observation suggests that intention to use fintech platforms have to be present with positive transactional experiences resulting in satisfied customers being the key to developing long-term loyalty in cultural and visual art settings.

7. DISCUSSION OF FINDINGS

The results of this research offer useful information about the attitude of the audience to fintech payment systems in the context of cultural and visual arts in the Delhi NCR market. The study will also contribute to the body of knowledge on the use of technology adoption theories and the relationship marketing viewpoints by uncovering the connection between digital transaction systems on an initial acceptance and long-term audience loyalty in the experiential consumption setting. The findings suggest that perceived usefulness plays an important role in the intention of the audience to utilize fintech payment platforms in cultural environments. The result is consistent with the propositions of Technology Acceptance Model (TAM) and previous findings on fintech, which have found that audiences appreciate the efficiency, speed, and convenience of digital payment systems. Fintech platforms can increase the user experience in cultural and visual art locations where experience can be broken by long queues, time-consuming ticketing areas and inconveniences at the cashier, as well as in places with less efficient cash flow. This supports the fact that functional value is an important determinant of technology acceptance even in the emotionally-oriented consumption scenarios.

Figure 5**Figure 5** Path Coefficients of the Structural Model

To determine the standardized path coefficients of the structural model, [Figure 5](#) demonstrates that trust impacts the intention to use fintech payment platforms the most, then it implies the perceived usefulness, ease of use, and perceived security. This shows that reliability of the platform is a stronger determinant to functional features in culturally embedded financial transactions than reliability. The figure also shows that there is a significant positive relationship between audience intention and satisfaction and that satisfaction has the biggest effect on loyalty, therefore, satisfaction is the most important factor leading to the continued use of fintech. Also, the impact of ease of use is used to highlight the importance of intuitive and easy-to-use payment interfaces in culturally diverse public art spaces.

Figure 6**Figure 6** Explained Variance (R^2) of Endogenous Constructs

The explanatory power of the model in terms of R^2 has been given in [Figure 6](#) with values of R^2 indicating that the model explains a substantial variance in audience intention and moderate variance in satisfaction and loyalty. This implies that usefulness, ease of use, security, and trust are the strongest predictors of adoption intention and post-adoption results are determined by other experience factors that are part and parcel of cultural environments. The fact that the element of trust prominence is especially significant speaks to the cultural and visual art space sensitivity of financial transactions wherein discretionary and emotion-based spending tend to make audiences particularly suspicious. The findings put the concept of trust theory into a cultural dimension and highlight the significance of institutional support and open fintech practices to support adoption.

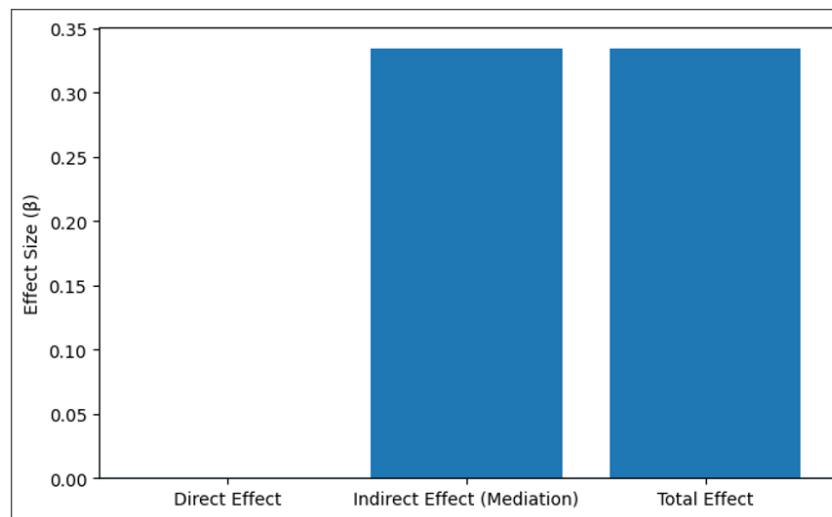
Figure 7**Figure 7** Mediation Effects of Satisfaction Between Audience Intention and Loyalty

Figure 7 represents the outcomes of the mediation analysis by breaking down the overall effect of audience intention on loyalty into direct and indirect ones. This superiority of the indirect effect that is based on satisfaction implies that the relationship between intention and loyalty to fintech payment platforms is entirely mediated by the satisfaction.

This observation implies that intention is not enough to create long term loyalty unless it is coupled with good transactional experiences that address or surpass the expectations of the audience. The satisfaction is critical in the conversion of adoption intention into long-term loyalty in the cultural and visual art spaces, where engagement is one of the most important elements of the value. The figure therefore supports the significance of quality of experience in cultural ecosystems that are enabled by fintech.

8. MANAGERIAL AND POLICY IMPLICATIONS

Fintech payment systems should be viewed by cultural institutions as part of the visitor experience and not as separate transactional systems. The digital payments in terms of ticketing, purchases of artworks, and registration of the event should be integrated seamlessly into the cultural experience without interfering with the flow of experience.

1) Make Usability and Accessibility a Priority.

Since the perceived usefulness and the ease of use are found to be highly influential in the audience intention, managers are recommended to make fintech platforms intuitive, fast, and simple to use. Strauss forward, simple steps, interfaces in various languages, and personnel support at locations can all improve the usability of a variety of audiences.

2) Enhance Trust and Transactions Security.

The most powerful factor influencing an intention to visit was found to be trust, and, therefore, it is necessary to involve the collaboration of cultural institutions with trusted and well-established providers of fintech services. There is a great deal to be done to boost audience confidence, evident security guarantees, confirmations of transactions, and even post-payment guarantees can go a long way in making buyers feel secure.

3) Introduction of Position Fintech as Experiential Value Enhancer.

Managers can use fintech services to enhance the general culture experience. Pressure-free online receipts, packaged access ticket, point-to-point loyalty, and special offers with fintech may enhance satisfaction and motivate further interaction.

4) Use Data on Leverage Transactions to make the audience engage.

Ethically, the data of transactions that are created through Fintech can be used to determine the type of audiences and their behavior. The information obtained based on the pattern of payments can also be used to make individual communication, event promotion, and cultural tailoring and enhance long-term relationships with the audience.

5) Improve cultural institute digital infrastructure.

Access to digital infrastructure with the required level of reliability and potential to enable secure fintech adoption should be made available to cultural and visual art spaces, particularly small and independent ones, by the policymakers. Digital transformation of the cultural sector can be achieved faster through financial incentives and technical support programs.

6) Enforce Regulatory and Consumer Protection Structures.

Strong laws regarding data privacy, cybersecurity, and openness in the digital transactions are necessary in order to safeguard confidence among the population in fintech platforms. Standardized security measures and redressal systems of digital payment, which are used in cultural settings, should be enforced by policymakers.

9. CONCLUSION AND FUTURE WORK

This paper examined the audience intention and loyalty to fintech payment systems in cultural and visual arts areas within the Delhi NCR area. Relying on theories of technology adoption, trust, and relationship marketing, the results indicate that perceived usefulness, ease of use, perceived security, and trust plays an important role in affecting the intention to adopt the fintech payment systems by the audience. The findings also affirm that satisfaction is a critical mediating factor, which converts intention into long-term loyalty to fintech platforms in the cultural inculcated consumption environment. This research is significant to the literature of fintech and cultural economy since it expands the scope of research on the adoption of digital payment technologies to experiential cultural practices. It emphasizes the fact that effective fintech implementation in cultural and visual art environments requires the efficiency of technology, as well as the trust and positive transactional experiences that contribute to the satisfaction of the audience and their further involvement. The research has some weaknesses despite the contributions made. The cross-sectional design makes it impossible to identify change in behavior with time and the concentration on Delhi NCR makes it impossible to generalize. In future studies, the longitudinal method can be applied, as well as comparative regional or international research, and the digital payment technology, including blockchain payments and tokenized art payments, must be investigated. Altogether, the results highlight the significance of the processes of the integration of fintech platforms with the expectations of experience and trust in order to create the opportunities to promote sustainable audience engagement and loyalty in cultural and creative economies.

CONFLICT OF INTERESTS

None.

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