



The Role of Gamification in Driving Hedonic Motivation and Customer Engagement in Digital Banking

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Abstract

The blistering pace of digital technology has transformed the banking industry, and e-banking has become one of the most prominent service delivery channels. However, as competition intensifies and customer needs become more uncertain, customer participation has become a critical concern for banks. In this respect, this theoretical treatise explains the contribution of gamification to customer interaction in e-banking, especially the mediating effect of hedonic motivation. Gamification, hedonic motivation, and customer engagement are holistically integrated into the research's conceptual framework. The gamification of digital banking systems would increase users' intrinsic enjoyment and experience through points, badges, rewards, and challenges. Hedonic motivation, which is fun, pleasure, and enjoyment, is one of the psychological mechanisms identified to drive user engagement more than functional benefits. The article hypothesises that customer engagement is directly and indirectly affected by gamification. Although gamified features can directly stimulate user participation, they are much more effective when they engage hedonic motivation. In this context, hedonic motivation is considered a mediating variable that reinforces the relationship between gamification and customer engagement. The current body of literature is also applicable to this research study, as the emphasis has shifted from utilitarian aspects of e-banking to experiential and motivational ones. It has also provided useful managerial insights, suggesting that banks implement gamification techniques to enhance their online experience, making it more engaging, interactive, and user-friendly. The suggested structure provides a basis for future empirical studies to confirm the relationships and investigate additional variables across different banking settings.

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1. Introduction

The rapid evolution of digital technologies has greatly changed the global banking landscape, and nowadays electronic banking (e-banking) services are widely used (Rathnayake, 2023) ^[26]. E-banking allows customers to conduct financial transactions with the convenience of electronic devices such as mobile apps, internet banking portals, and automated systems, without the need to visit physical branches (Khando *et al.*, 2022) ^[15]. Over the past few years, the spread of smartphones and the internet, as well as the advent of financial technology (fintech) innovations, have only accelerated the move towards digital banking (Arif, 2010). Because of this, the bank emphasising customer experience and engagement to stay competitive in a constantly changing, highly dynamic financial landscape, is growing (Gupta & Yadav, 2017) ^[10]. Despite the many benefits of e-banking, such as convenience, access, and time-saving, banks are still struggling to ensure that customers remain engaged

(Khalaf Ahmad & Ali Al-Zu'bi, 2011). Banking applications are perceived as functional and transactional and do not elicit customer enjoyment or emotional attachment (Ayme *et al.*, 2025) ^[5]. Such utilitarian qualities of e-banking websites can limit user interactions and decrease the likelihood of long-term customer loyalty. This leads to an increasing demand on banks to stop relying on conventional service delivery models and instead implement innovative approaches that improve the user experience and increase engagement (Ionaşcu *et al.*, 2025) ^[13].

Gamification is a significant competitive strategy that has attracted considerable attention across a variety of industries, including education, healthcare, marketing, and, more recently, the banking industry (Chen *et al.*, 2025) ^[8]. Gamification can be described as the use of game design features, including points, badges, leaderboards, rewards, and challenges, in a non-game environment to get users to act and participate more. Gamification can be applied in the e-banking environment to make financial operations more interactive, engaging, and enjoyable (Santos *et al.*, 2024) ^[29]. For example, customers can receive incentives for making transactions, meeting savings targets, or using banking services frequently. By including such factors, banks can make mundane financial activities more engaging and

invigorating (Koivisto & Hamari, 2019) ^[16]. The most important feature of gamification is that it triggers hedonic motivation, the intrinsic enjoyment, pleasure, and fun of participating in an activity (Raman, 2020) ^[25]. Hedonic motivation focuses on the experiential and emotional aspects of user interaction, whereas utilitarian motivation focuses on functional benefits (Akdim *et al.*, 2022) ^[3]. Hedonic motivation is crucial in digital environments, particularly in service-based platforms such as e-banking, and determines user behaviour and usage. Customers who find a banking platform entertaining are more likely to frequent it, seek out additional features, and form a positive emotional attachment to the service provider.

Customer engagement, in turn, is a multidimensional concept that encompasses the cognitive, emotional, and behavioural aspects of a customer's interaction with a service or brand (Adriana *et al.*, 2024). Not only are engaged customers active users, but also more involved, satisfied, and loyal. In the banking industry, customer engagement can lead to more frequent service use, cross-selling, positive word of mouth, and the building of lasting relationships (Ng *et al.*, 2020). Consequently, improving customer involvement has become a strategic focus for banks seeking sustainable growth and a competitive edge.

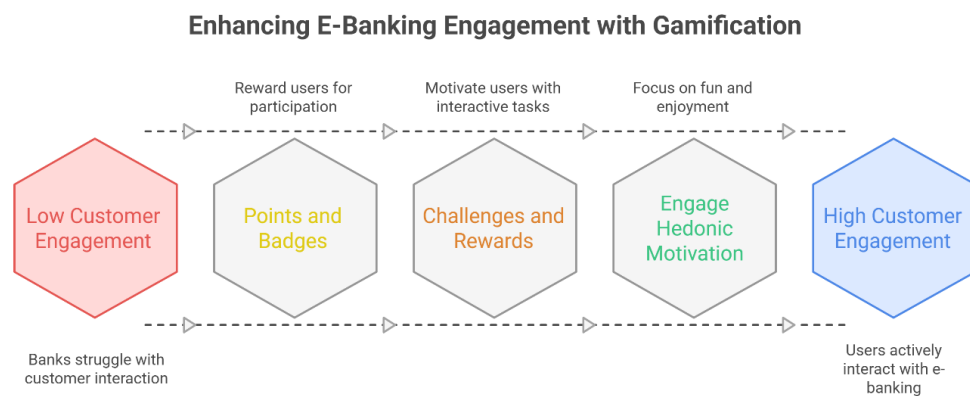


Fig 1: Enhancing E-banking Engagement with Gamification

Although the role of service quality, trust, and customer satisfaction as determinants of customer loyalty has been studied in the context of e-banking, aspects such as gamification and its psychological processes, particularly hedonic motivation, have not been investigated in detail (Goestjahjanti *et al.*, 2021) ^[9]. The majority of the literature has focused more on the functional side of technology adoption, ignoring the experiential and motivational elements that influence user interest in digital platforms. The gap indicates that a more comprehensive understanding of how gamification can drive customer behaviour through intrinsic motivating mechanisms is required (Shahid & Arshad, 2021) ^[30]. It is against this background that the current conceptual paper aims to address this gap by proposing a framework that links gamification in e-banking to hedonic motivation and customer engagement (Purwitasari *et al.*, 2025) ^[24]. Based on relevant theoretical insights and a literature review, the research seeks to describe how gamification can increase the hedonic value of e-banking services and, consequently, engage customers more (Raza *et al.*, 2023) ^[27]. Moreover, the paper discusses the possible mediating role of hedonic motivation in the relationship between gamification and

customer engagement and sheds further light on the mechanisms underlying this relationship.

This study is important because it adds to the theory and practice. Theoretically, it builds on existing knowledge by incorporating gamification with motivational and engagement constructs in digital banking (Viet Tam *et al.*, 2024) ^[34]. In terms of managerial use, the proposed framework can be used by banking professionals and fintech developers as a resource to develop more interactive, easier to use online platforms. By effectively implementing gamification strategies, banks cannot only enhance the customer experience but also develop customer relationships in a highly competitive market. To sum up, given that the digital transformation of banking is an ongoing process still under development, it is essential to understand how innovative engagement strategies, such as gamification, can be used (Papathomas & Konteos, 2023) ^[23]. This work informs future academic research and practice in the e-banking industry by examining how gamification, hedonic motivation, and customer engagement are interrelated (Raza *et al.*, 2023) ^[27].

2. Literature Review

The increased adoption of digital technologies in the banking sector has also radically changed the way financial services are rendered and consumed. E-banking has emerged as a leading medium and provides convenience, accessibility, and efficiency to the customers (Samuel *et al.*, 2025) ^[28]. Nevertheless, amid increased competition and customer demands, banks are more concerned with improving customer interaction through innovative approaches (Singh *et al.*, 2025) ^[32]. Gamification has become one of them and is recognised as a means of enhancing the user experience and creating a more interactive experience. The section presents a literature review of research on gamification in e-banking, hedonic motivation, customer engagement, and their relationships.

2.1 Gamification in E-banking

Gamification is the application of the concepts of game, namely points, badges, leaderboards, rewards and challenges into a non-game environment to shape user behavior and promote participation (Misara *et al.*, 2025) ^[20]. Gamification, which was initially popular in marketing and education, has been slowly applied in financial services, especially on digital banking platforms. The main purpose of gamification in e-banking is to make routine financial processes more engaging and entertaining (Li & Aumeboonsuke, 2025) ^[17]. The available literature recommends that gamification would go a long way toward improving user interaction with online platforms. By implementing reward systems and progress monitoring, a bank can motivate customers to engage in preferred behaviours, such as making frequent logins, paying bills, saving money, and investing (Tsou & Mukti Trio Putra, 2023) ^[33]. For example, a reward-based system can encourage a customer to achieve financial goals, and a leaderboard can make a user feel competitive. The attributes motivate users to be more active and also make them feel accomplished and content.

Moreover, it has been discovered that gamification affects behavioral intentions and technology adoption (Hentati & Jallouli, 2025) ^[12]. It makes digital platforms appear less complex, increases perceived ease of use, and consequently induces customers to aim and utilize various banking services (Raza *et al.*, 2023) ^[27]. In addition, gamified features may boost customer retention by enhancing the user experience and personalising it. However, the effectiveness of gamification can be determined by how it is designed and how well it fits users' preferences; that is why the psychological impact of gamification should be studied more deeply.

2.2 Hedonic Motivation

Hedonic motivation is the intrinsic enjoyment, pleasure and fun that one derives by doing an activity. It has a major influence on user behaviour in the digital space, especially when experiential value matters (Chang *et al.*, 2023) ^[7]. Hedonic motivation, unlike utilitarian motivation, is not concerned with functional benefits such as efficiency and usefulness, but rather with emotions and experiences. Hedonic motivation has been identified as an important predictor of user acceptance and has been further explored in the context of technology adoption. It has been integrated into several theoretical frameworks, such as the extended Unified Theory of Acceptance and Use of Technology (UTAUT2), where it is regarded as a significant determinant of

behavioural intention. Users find it easier to voluntarily and repeatedly use a system they consider to be entertaining and enjoyable.

Hedonic motivation is often limited in e-banking because services are traditionally utilitarian. Nevertheless, through the advent of gamification, banking sites can be made more fun and entertaining, thereby improving the user experience. Research shows that gamified systems can elicit positive emotions, reduce boredom, and enhance user satisfaction (Shahzad *et al.*, 2023) ^[31]. Consequently, the hedonic motivation can be deemed as the key mediator that converts gamification characteristics into increased user engagement. Besides, increased user loyalty and advocacy has been associated with hedonic motivation. When customers like using the service, they are more likely to become emotionally attached to the platform and refer others to it. This underscores the importance of incorporating hedonic aspects into digital banking strategies to make the experience more interactive and customer-focused.

2.3 Customer Engagement

Customer engagement is a multidimensional construct that reflects the extent to which a customer is cognitively, emotionally, and behaviourally involved with a brand or service (Adriana *et al.*, 2024). It is not just a transaction; it is the extent of the relationship between the customer and the organisation. Satisfied customers tend to communicate more often, leave feedback, and be loyal. It has been used as a key performance indicator in the banking sector because it is strongly related to customer retention, profitability, and long-term relationship building (Adil Bical & N Bilge Ispir, 2021). Digital platforms enable banks to communicate with clients at any time, and engagement is a significant part of service delivery. Nevertheless, the high interest in e-banking can be considered a challenge because it lacks personal contact and emotion.

Research indicates that to increase customer engagement, both functional and experiential factors should be considered. Service quality, reliability, and security are also important, but they cannot be used to design an effective user experience. Emotional and psychological drivers, including enjoyment and satisfaction, are of great importance in the engagement drive. Here, we can mention gamification and hedonic motivation. Gamification can also be used to increase customer interaction and make it more dynamic and rewarding. For example, this could include progress tracking, achievement badges, and personalised challenges that motivate users to spend more time on the platform and experiment with other features. They not only enhance behavioural involvement but also add emotional and cognitive involvement.

2.4 Connection Between Gamification, Hedonic Motivation, and Customer Engagement

The relationship between gamification, hedonic motivation, and customer engagement has attracted growing interest in the literature. Gamification is employed as a motivational tool to enhance the online platforms with fun and interactive elements. These aspects, in turn, result in hedonic motivation, as they promote fun, excitement, and satisfaction. When users like the platform, they are more engaged, use it more, and become loyal (Harrigan *et al.*, 2018) ^[11].

Other studies have highlighted hedonic motivation as a buffer between gamification and user engagement. Gamification is

unlikely to lead to long-term engagement unless it helps develop intrinsic motivation (Liu *et al.*, 2024) ^[18]. Hedonic motivation is a cognitive process that can be used to understand the impact of gamification on user behaviour. This perception aligns with motivational theories that emphasise the role of intrinsic rewards in promoting long-term participation. In addition, gamification may directly impact on customer engagement through its influence on behavioural patterns. Repeat use can be encouraged by elements such as rewards and incentives, whereas competition and community involvement can be encouraged by social features such as leaderboards. Nonetheless, the effectiveness of these features in the long term depends on whether they can sustain user interest and prevent boredom. Although there has been increased interest in this field, no fully conceptualised frameworks have been developed that bring together these constructs in the context of e-banking. The majority of the research so far has focused on a single relationship, including how gamification influences user behaviour or how hedonic motivation affects technology adoption (Viet Tam *et al.*, 2024) ^[34]. It is necessary to create a combined view that captures the interaction among these variables and provides an overall picture of customer engagement in digital banking (Noerman *et al.*, 2025) ^[22].

2.5 Research Gap

The analysis of the available literature reveals a few gaps. To start with, the use of gamification in e-banking is not yet fully developed, and there is a lack of conceptual and empirical research. Second, hedonic motivation as a mediator in the connection between gamification and customer engagement has not been widely discussed. Third, the constructs have not been integrated into the models to form a cohesive model. The ability to fill these gaps can offer useful information to researchers and practitioners.

3. Objective of the Study

To develop a conceptual model explaining how gamification in e-banking affects customer engagement through hedonic motivation.

3.1 Theoretical Foundation

The impact of gamification on e-banking adoption, customer engagement, and hedonic motivation can be better understood through theoretical insights from psychology and technology adoption research. This research paper draws on major theories, including Self-Determination Theory, Flow Theory, and UTAUT2, to provide a robust conceptual foundation. All these theories will help explain how gamified features may encourage intrinsic motivation and greater engagement in a digital banking setting.

3.1.1 Self-Determination Theory (SDT)

One of the most popular theories of human motivation, especially intrinsic motivation is called Self-Determination Theory (SDT). It assumes that three basic psychological needs of the individuals are autonomy, competence, and relatedness. When such needs are met, individuals experience intrinsic satisfaction and are more likely to engage in an activity voluntarily and persistently. Gamification elements such as challenges, rewards, and progress tracking can be applied to these psychological needs in e-banking. For example, giving customers the option to choose their financial goals or personal difficulties makes them more

independent. Similarly, feedback could take the form of points, badges, or achievement levels, which can help develop a sense of competence as the user believes they are progressing and succeeding. Relatedness can be achieved through social features such as leaderboards or peer comparisons, which foster a sense of connection and competition among users.

To enhance hedonic motivation, gamification can address these three intrinsic needs, making the banking experience more enjoyable and interesting. SDT thus provides a theoretical framework for how gamified features can transform routine financial processes into intrinsically motivating ones, which can eventually lead to greater customer engagement.

3.1.2 Flow Theory

Flow Theory describes the psychological phenomenon in which people are completely immersed in an activity. This is commonly referred to as being in the zone, and it is experienced when the challenges an activity poses are balanced with the individual's skills. When in flow, people are more focused, have fun and lose self-awareness, which helps in long-term engagement.

Flow experience can be enabled on e-banking platforms through gamification, which introduces interactive, goal-based tasks. Progress bars, achievement milestones, and real-time feedback are just some of the features that can help establish an organised, interactive environment and keep users on task and engaged. For example, a savings challenge that becomes more difficult over time can keep the user engaged and give a sense of achievement after every step.

Flow Theory is relevant because it can help explain the process by which hedonic motivation is generated through immersive experiences. When users are in flow, they experience intrinsic pleasure from the activity, which improves their overall interaction with the platform. This way, gamification becomes the driver of flow experiences, which in turn improve customer involvement in e-banking services.

3.1.3 Unified Theory of Acceptance and Use of Technology (UTAUT2)

The Unified Theory of Acceptance and Use of Technology (UTAUT2) builds on the original UTAUT framework by introducing additional variables that affect technology adoption, such as hedonic motivation, price value, and habit. In this study, the hedonic motivation is most applicable because it focuses on how pleasure and fun influence users' behavioural intentions.

UTAUT2 holds that users tend to adopt and stick with a technology when they enjoy and are satisfied with it. When applied to e-banking, this means that, in addition to the functional advantages, including efficiency and convenience, the platform's emotional and experience-based dimensions have a decisive impact on user behaviour. Gamification enhances these factors by adding fun, competition, and rewards, thereby increasing perceived enjoyment of using the platform. Additionally, UTAUT2 emphasises the role of habit formation in maintaining long-term use. Daily rewards or streak-based rewards are gamified elements that can motivate repeat interactions and ultimately lead to habitual patterns of use. This increases customer interaction and builds a stronger bond between the customer and the banking platform.

3.1.4 Integration of Theories

A combination of SDT, Flow Theory, and UTAUT2 offers a detailed approach to the understanding of the connection between gamification, hedonic motivation, and customer engagement. SDT describes how gamification fulfils intrinsic psychological needs, thereby motivating. Flow Theory presents how gamified experiences can generate immersive, enjoyable interactions that increase hedonic motivation. UTAUT2, however, relates these motivation factors to the adoption and continued use of technology.

Collectively, the theories indicate that gamification can have both direct and indirect effects on customer engagement through hedonic motivation. As part of efforts to facilitate emotional attachment and long-term engagement, gamified e-banking platforms can be used to create positive, meaningful, and immersive experiences for users.

4. Conceptual Framework / Model

The conceptual model proposed by this study is expected to describe the impact of gamification on customer engagement in e-banking as mediated by hedonic motivation. The model aims to identify the direct and indirect effects of gamification on user engagement and to offer a clear picture of customer behaviour in digital banking settings.

Gamification in this model is considered to be the independent construct, which includes a variety of game design features including points, badges, rewards, leaderboards, and challenges applied to e-banking systems. These features will be aimed at improving the user's interaction to make financial operations more engaging, enjoyable, and fun. Gamification is a motivator that initiates psychological and emotional reactions in users.

Hedonic motivation is introduced as one of the mediating variables that cover the mechanism by which gamification influences customer engagement. It is an indicator of the enjoyment, fun, and pleasure users derive from using the e-banking platform. This model presupposes that gamified elements increase the hedonic value of banking services, thereby increasing users' intrinsic motivation to use the platform.

The model has a dependent variable, customer engagement, which is a multidimensional construct comprising cognitive, emotional, and behavioural factors. It is the level of customer interaction with the e-banking platform, measured by usage rate, interaction rate, and platform attachment.

According to the model, three key relationships are proposed. First of all, gamification will positively influence hedonic motivation because the elements of a game are more pleasurable to users. Second, hedonic motivation is expected to positively influence customer engagement, as users who enjoy the platform will engage with it more frequently. Third, Gamification has a direct positive impact on customer engagement, which can be encouraged through incentives and interactive features that, in turn, can trigger customer engagement. Overall, the conceptual model provides a systematic perspective on the association among gamification, hedonic motivation, and customer engagement in e-banking.

5. Discussion

The existing conceptual study provides a comprehensive understanding of how gamification can enhance customer participation in e-banking through the hedonic motivation mechanism. In the fast-growing, competitive, and

technologically oriented banking sector, customers can no longer be retained solely by functional benefits such as convenience and efficiency (Santos *et al.*, 2024) ^[29]. Instead, banks should create significant, enjoyable user experiences that can elicit more emotional and behavioural commitment. The suggested framework will fulfil this requirement by incorporating gamification as a strategic element to improve interaction. The discussion starts by considering how gamification can be considered as one of the factors towards user interaction on e-banking Web sites. Gamification introduces rewards, points, badges, and challenges that transform the otherwise boring financial transactions into a more engaging game (Bitrián *et al.*, 2021) ^[6]. These attributes are not only intriguing to users but also encourage them to engage repeatedly (Mandal, 2026) ^[19]. Riding on these dimensions, banks will be able to transform the attitude towards e-banking by making it less utilitarian and more interactive and fun. This is particularly crucial in the digital era, where users have been drawn to sites that are not only useful but also entertaining.

Among the greatest contributions of the research is its focus on the mediating role of hedonic motivation. The results indicate that gamification in itself might not be enough to sustain customer interest unless it has a lasting effect on promoting users' intrinsic enjoyment. The psychological process that explains how gamified elements can enhance engagement is called hedonic motivation. When users find pleasure and satisfaction in using an e-banking platform, are highly likely to interact with the system, and become emotionally attached to it, they are most likely to explore its features. This aligns with the literature, which argues that experiential value is critical to determining user behaviour in the digital context.

In addition, the correlation between hedonic motivation and customer engagement underscores the importance of emotional and cognitive variables in shaping user behaviour. The existing customers who have been engaged are not only active users; they also exhibit higher levels of involvement, satisfaction, and loyalty. Hedonic motivation will help banks provide a more engaging and fun user experience, which, in turn, will lead to greater cognitive, emotional, and behavioural engagement. This multidimensional engagement is essential for building long-term customer relationships and achieving sustainable competitive advantage. There is also a strong level of direct correlation between gamification and customer engagement in terms of insights. Gamification can increase engagement by providing extrinsic rewards and recognition, encouraging users to do what they want. To illustrate, one can entice customers to buy commodities or to achieve financial goals by offering points or unlocking accomplishments. The features could lead to increased platform use and interaction, even without strong intrinsic motivation. The sustainability of such strategies, however, depends on whether they can sustain user interest and prevent diminishing returns. Another significant issue to note in this discussion is the relevance of personalisation in the gamification strategies. The motivating factors of the gamified aspects do not apply equally to all users, and their success can vary depending on personal preferences and demographics. As a result, banks ought to adopt a user-centric approach by incorporating gamification elements that meet customer's diverse needs. Personalised programs, incentives, and challenges can make gamified experiences more relevant and enjoyable, further strengthening hedonic

motivation and engagement.

The theoretical understanding of digital banking behaviour has also been set out in the paper, alongside the motivation and engagement literature. It shows that, in the right hands (i.e., with the right psychological motivators, like enjoyment and satisfaction), gamification can be a potent tool for controlling user behaviour. The integration can provide a more holistic perspective on customer engagement than traditional models, which primarily focus on service quality and functional advantages (Wu *et al.*, 2023) ^[35]. In practice, the study's results have managerial implications for banks and fintech developers. The forces of gamification can help organisations to improve the user experience, customer retention, and convert more users to digital services. Nevertheless, care should be taken to ensure that the aspects of gamification make sense, are pertinent, and align with the platform's overall goals. Unutilized or unconstructed features of gamification could cause user burnout and decrease their productivity.

To conclude, this paper argues that hedonic motivation can supplement gamification to promote customer participation in e-banking. It emphasises that creating an enjoyable and engaging experience is the most effective way to attract and retain customers in the digital world. The suggested framework not only contributes to the academic literature but also provides practitioners with helpful guidance for designing more engaging and user-friendly digital banking platforms. This framework can serve as a foundation for future studies that empirically test the proposed relationships and consider other factors to identify customer engagement in e-banking.

6. Limitations of the Study

Although this theoretical study has a positive contribution, it has numerous limitations that need to be recognised. First, there is no empirical validation, and the study is purely conceptual. The hypotheses on the proposed relationships among gamification, hedonic motivation, and customer engagement are developed based on existing literature and theoretical assumptions and require testing using quantitative or qualitative research methods.

Second, the framework is not comprehensive, as it focuses on three key constructs. There are other factors which have not been considered including trust, perceived risk, quality of service and user satisfaction, which are indeed significant factors in customer engagement in e-banking.

Third, the study does not cover the impacts of demographic and contextual variables, including age, gender, culture, and digital literacy. These areas can influence users' response to gamification and, consequently, the model's overall extrapolability.

In addition, the paper assumes a consistent, beneficial overall effect of gamification and does not account for potential negative consequences, such as user exhaustion, overreliance on incentives, or data privacy issues.

7. Implications of the study

The current conceptual research provides important findings for theory and practice in e-banking and digital customer interaction.

In the theoretical dimension, this paper adds to the literature by incorporating the concepts of gamification, hedonic motivation, and customer engagement into a conceptual framework. Although the functional dimensions, which have

received a lot of weight in previous studies such as service quality, trust, and usability, are taken into consideration, the current study concentrates on the experiential and motivational dimensions that influence user behaviour. The article contributes to the existing body of knowledge about the influence of intrinsic enjoyment on the engagement in the digital world by introducing the mediating role of hedonic motivation. Additionally, combining motivation and technology adoption perspectives provides a more holistic view of customer interaction in e-banking and opens new avenues for future empirical research.

From a managerial perspective, the findings can be useful to banking organisations and fintech developers focused on customer participation. The case study argues that banks should not be content with traditional service delivery methods but should incorporate gamification to better engage users and enhance their experience. Rewards, badges, user-specific challenges, and the ability to track each user's progress can be inspirational and engaging. Furthermore, the significance of hedonic motivation means that the development of not only efficient but also attractive platforms should be a concern for banks.

In addition, the paper highlights that gamification approaches must be user-friendly and customised. Due to the variety of customer preferences, the gamified features must be tailored to user behaviour, demographics, and usage patterns to maximise their effectiveness. When done properly, gamification can lead to higher customer retention, greater use frequency, and greater brand loyalty. Overall, these implications suggest that exploiting gamification based on hedonic motivation could be a powerful tool for customer participation and a competitive edge in the evolving digital banking landscape.

8. Conclusion

The banking sector has been transformed by the rapid wave of digitalisation, and e-banking has taken centre stage in providing financial services. However, as competition and customer expectations intensify, banks need to go beyond traditional functionality and enhance the customer experience and interaction. To that extent, the present conceptual analysis maps the strategic position of gamification to improve user engagement and promote further interaction on the e-banking websites. This paper aimed to develop a conceptual model that would connect the concepts of gamification, hedonic motivation, and customer engagement. It underscores the fact that gamification, as a mode of incentive in the form of rewards, badges, points, and challenges, can greatly enhance the experiential value of digital banking services. Gamification can also attract users' attention and motivate them to participate in the process by making boring financial procedures more engaging and involving them in enjoyable games.

The study has helped in ensuring that hedonic motivation is an important mediating variable. According to the framework, the power of gamification largely depends on its capacity to create enjoyment, fun and intrinsic pleasure for users. When customers feel that e-banking sites are not only transactional but also engaging, they are more likely to visit them frequently and form a positive emotional attachment. This increases customer involvement, use, and loyalty. In addition, the research also demonstrates the direct and indirect impacts of gamification on customer engagement. Whereas incentives and interactive features directly initiate

user engagement through gamification, the long-term effectiveness of gamification is enhanced as intrinsic motivation increases. This two-way pathway provides a closer view of how the banking sector can go digital.

The findings of the conceptual paper would contribute to the literature by incorporating motivational and engagement perspectives in the e-banking context. It provides a basis for future empirical studies to test and confirm the hypothesised relationships among various user groups and bank settings. It also offers some great recommendations to practitioners, suggesting that the effective application of gamification should be balanced and include functionality and fun.

In conclusion, the role of developing engaging, user-friendly experiences cannot be overestimated in the ongoing development of the digital banking ecosystem. Designed properly and aligned with user's natural motivation, Gamification can be a potent means of customer communication and relationship building. The present paper highlights the importance of adopting new strategies that not only address functional requirements but also deliver meaningful, gratifying customer experiences.

9. Future Research Directions

The conceptual study provides a framework for understanding the connections among gamification, hedonic motivation, and customer engagement in e-banking, as well as for pursuing future research avenues. First, the proposed conceptual framework must be tested and validated through empirical research using quantitative methods, such as structural equation modelling. The authors can examine the strength and content of the associations between the variables in the diverse banking contexts in the future.

Second, the moderating variables, such as age, gender, digital literacy, and cultural differences, may be reviewed in the future, as they may also influence the effectiveness of the gamification strategies. These aspects can be used to develop more tailored, user-friendly electronic banking systems.

In addition, other psychological constructs such as trust, satisfaction, and perceived value may be investigated as follow-up research to augment the current model and provide a clearer picture of customer behaviour. Comparative analysis of public and private sector banks, or across different countries, can also provide important insights.

Finally, a longitudinal study can examine the long-term effects of gamification on customer engagement and loyalty. These research works would help determine whether the effects of gamification are long-lasting or subside with continued use.

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