IJAAR PUBLISHING®

American Research Journal of Contemporary Issues | ISSN: 3027-0189
Vol. 1, Issue 3 (2023) | www.ijaar.org

# The Impact of Digital Banking on Customer Satisfaction in Commercial Banks

**Onyinyechi Victoria Ndubueze**
*College of Business, Technology and Engineering*
*Sheffield Hallam University, UK*

## Abstract

*This research investigates the impact of digital banking services on customer satisfaction within the context of commercial banks. Employing a quantitative research methodology, data were collected through structured questionnaires from 500 bank customers across eight major commercial banks in Rivers state, Nigeria. The analysis reveals that digital banking significantly enhances customer satisfaction, with salient factors such as ease of use, perceived security, accessibility, and service reliability. The findings suggest that investments in digital infrastructure and customer-centric digital features are vital for banks seeking competitive advantage and customer loyalty in a rapidly evolving financial landscape. The study contributes to the understanding of digital transformation in banking and provides actionable insights for practitioners and policymakers.*

**Keywords:** Digital Banking, Customer Satisfaction, Commercial Banks, Technology Adoption, Service Quality, Financial Technology



Ndubueze, O. V. (2023). The Impact of Digital Banking on Customer Satisfaction in Commercial Banks. *American Research Journal of Contemporary Issues. 1*(3), 134-145. DOI: 10.5281/zenodo.15598506

# 1. Introduction

## 1.1 Background

Technological innovation has led to significant changes in the banking industry. The modern banking industry relies heavily on digital banking which uses electronic platforms to allow customers complete transactions from a distance (Muluka, 2015). Banking services now encompass mobile apps for banking transactions, internet banking portals, automated teller machines (ATMs), new technologies like chatbots, and biometric authentication methods.

Worldwide digital banking adoption has increased rapidly due to widespread use of smartphone and internet access (World Bank, 2022). As consumers now expect fast and secure banking transactions through a seamless experience, banks have turned their focus toward digital solutions to fulfil these expectations. As physical branch visits decreased during the COVID-19 pandemic banks moved towards digital solutions to engage customers.

Technological advancements and changes in consumer behaviour have driven the transformation of financial services through the development of digital banking platforms. The main qualities of digital banking encompass better accessibility, enhanced convenience, individualized services, and streamlined transactions.

Past research efforts have investigated multiple dimensions of customer satisfaction within this sector. Kaur et al. (2021) investigated the challenges digital banks face in northern India and how these factors influence customer satisfaction. Likewise, Mwiya et al. (2022) conducted research about electronic service quality in Zambia which demonstrated its substantial impact on customer satisfaction in online banking. The study by Jahan and Shahria (2022) investigated how to meet the needs of young mobile banking customers in Bangladesh. The existing research lacks comparative analysis of these factors across various emerging markets which creates a demand for new empirical research studies.

## 1.2 Problem Statement

The widespread adoption of digital banking platforms has not yet enabled many banks to reach high customer satisfaction levels. Banking customers encounter difficulties with platform usability and security threats, and technical malfunctions that deteriorate their overall banking experience (Harb et al., 2022). The irregular results between banks and customer satisfaction rates reveal the need for a thorough analysis of digital banking's impact on customer satisfaction and identification of the most crucial factors.

The adoption of digital banking solutions by Nigerian commercial banks has grown in recent years because they aim to boost customer satisfaction. However, several challenges hinder their efforts. Usability stands out as a critical factor because many digital platforms lack user-friendly interfaces which result in customer frustration (Ijeoma et al., 2020). Customers may avoid using digital banking services when interfaces are poorly designed and this negatively affects their satisfaction (Sisay, 2021).

The challenge of accessibility persists since many rural customers do not have stable internet connections and necessary technology needed for digital banking (Aidonojie et al., 2022). The differences between rural and urban clients lead to an increased service gap which influences overall customer satisfaction with banking services (Tien et al., 2021). A substantial portion of the population demonstrates slow technological adoption because they lack digital literacy skills (Muluka, 2015; Uchechukwu & Stella, 2019).

Financial institutions failing to resolve these issues may lose customers to competitors with superior digital banking solutions (Bankuoru et al., 2021; Simon et al., 2016). Commercial

banks in Nigeria need to enhance usability, ensure accessibility, and promote technological adoption to achieve better customer satisfaction.

## 2. Literature Review

### 2.1 Digital Banking: Definition and Scope

Digital banking means providing banking services via electronic platforms which enable customers to complete transactions remotely without needing to visit bank branches (Kaur et al., 2021). The scope of services encompasses online banking platforms, mobile applications, ATM access, and new fintech technologies such as blockchain systems and AI chatbots. Digital banking encompasses the use of technology to deliver banking services that enable customers to perform financial transactions and manage their online accounts. Digital banking evolution has shifted traditional banking practices toward online platforms instead of physical branches (Sharma & Piplani, 2017). Mobile applications, artificial intelligence, blockchain and Big Data analysis act as key technologies that enhance operational efficiency and client participation during digital banking transformation (Wewege et al., 2020).

The Digital Banking services portfolio covers online accounts management, digital payments and personal loans, and investment services to meet the increasing demand for convenience (Pazarbasioglu et al., 2020). Digital banking provides significant benefits for both consumers and financial institutions through its enhanced accessibility, profitable operations, and fast transaction abilities (Pazarbasioglu et al., 2020).

The digital banking environment continues to face persistent challenges which includes cybersecurity risks, regulatory compliance, and digital divide issues that influence specific demographic data sets (Aidonojie et al., 2022). Digital banking customer experience remains an essential business priority which demands ongoing innovative efforts to satisfy ever-changing user expectations (Chauhan et al., 2022).Digital banking's influence on conventional banking systems demands serious consideration because it has pushed traditional institutions to evolve and create innovative strategies for market competitiveness (Mbama & Ezepue, 2018). The expansion of digital banking within financial services demands that stakeholders comprehend its challenges and perspectives to achieve growth and inclusion within the sector (Parvin & Panakaje, 2022).

### 2.2 Customer Satisfaction in Banking

Banking customers' overall evaluation of their banking experience defines customer satisfaction and depends on service quality, convenience, security, and customer support (Harb et al., 2022). When customers report high satisfaction levels, they display greater loyalty to their banks and spread positive recommendations and reduce their departure rates. The banking sector acknowledges customer satisfaction as a key driver of customer loyalty and retention. Three primary factors determine customer satisfaction which are service quality, technology integration, and individualized customer experiences. Pakurár et al. (2019) demonstrate that quality of service functions as a foundational element. Pakurár et al. (2019) showed that these factors are vital for achieving sustainable banking sector growth through their impact on customer satisfaction. Research conducted by Tien et al. (2021) revealed that joint action commercial banks must maintain high-quality service standards to positively influence customer perceptions. The study shows that commercial banks operating through joint action require high quality of service because it strongly affects customer perceptions.

Modern digital environments require technology to play a key part in developing customer experiences. Ijeoma et al. (2020) demonstrates electronic banking services have substantial effects on Imo state customer satisfaction levels and shows a direct relationship between

technological adoption and customer happiness. Also, Li et al. (2021) noted that safety services and cloud solutions are becoming more impactful factors for customer satisfaction within the banking sector. Tailored experiences boost customer satisfaction levels and serve as essential elements for customer retention. Pakurár et al. (2019) discover which service quality elements determine satisfaction and demonstrate why adaptation services must address individual customer needs. Ngo and Nguyen (2016) established that customer loyalty emerges strongly from the satisfaction customers experience when banking services are tailored to their personal needs. Banks can increase customer loyalty and retention through service quality, technology integration and personalized experiences (Khan et al., 2021; Mwatsika, 2016). Khan et al. (2021) establish that service quality has a direct relationship with customer satisfaction. The banking sector must enhance these factors to stay competitive in today's market environment.

### 2.3 Theoretical Framework: Technology Acceptance Model (TAM)

According to technological acceptance model (TAM) (Ghani et al., 2017), an individual's decision to use technology depends on perceived usefulness and ease of use which then affects satisfaction level. In the banking sector these constructs determine how customers perceive digital platforms in terms of usefulness and user-friendliness. The technological acceptance model (TAM) provides a foundational framework for analyzing how bankruptcy affects customer satisfaction levels in commercial banks. According to TAM, the adoption of technology depends heavily on both perceived ease of use and perceived utility. Research utilizes this model to evaluate Internet, and mobile banking services and demonstrates that these factors significantly affect user satisfaction (Ahmad, 2018; Ghani et al., 2017).

Current research emphasizes the importance of the Technology Acceptance Model (TAM) for understanding customer behaviour in digital banking scenarios. Ahmad (2018) investigated user satisfaction using both TAM and UTAUT models which demonstrated that these factors together enhance our knowledge about how digital banks gain adoption. The implementation of e-Customer service features leads to higher customer satisfaction (Ghani et al., 2017). Alsamydai (2014) investigated how TAM has been extensively studied for mobile banking applications to show its flexible use across different banking environments. Research conducted by Sambaombe and Phiri (2021) and Sambaombe (2022) examined how online banking increases customer satisfaction which validates TAM as a fundamental framework.

Usman et al. (2022) investigated the setting of Islamic banking by introducing Sharia conformity as an important variable. Usman et al. (2022) demonstrated how Sharia compliance functions as a significant variable that extends the application of TAM across various banking systems. These studies demonstrate how TAM functions both as a tool to measure technology acceptance and as a framework to enhance customer satisfaction within the dynamic field of digital banking.

### 2.4 Empirical Evidence on Digital Banking and Satisfaction

The swift advancement of digital banking has revolutionized financial services by necessitating a reassessment of how customer satisfaction is measured. Research investigations into digital banks' fundamental traits and its impact on customer satisfaction have provided important findings for financial organizations and consumer behaviour patterns. Research by Angusamy et al. (2022) demonstrated how e-banking features play a vital role in enhancing customer satisfaction levels. The study found that user satisfaction levels rose when banks implemented functional features like intuitive interfaces and efficient transaction processes. Duc (2022) assessed the digital banking sector in Vietnam and determined that customer satisfaction is greatly influenced by personalized services and

interactive platforms which reveal the necessity for financial institutions to tailor customer interactions.

According to Hadid et al. (2020), customer satisfaction in Malaysian digital banking services improved when reliability and reactivity aspects of service quality were enhanced. The findings indicate that banks need to focus on service quality enhancements to build a competitive edge in the digital market. In a related study, Kaur et al. (2021)reveals emerging security risks for digital banks operating in northern India, stressing that these security issues have the potential to damage customer perceptions and satisfaction. The statement emphasizes why digital platforms need to address possible security weaknesses.Harb et al. (2022) research demonstrates that financial institutions need to adjust to customer expectations during uncertain times by fostering rapid responsiveness and effective communication. According to Zouari and Abdelhedi (2021), Islamic banking institutions can enhance customer satisfaction and loyalty during the digital era by implementing innovative digital features which should match customer requirements.Chauhan et al. (2022) discovered the significance of customer experiences in digital banks and proposed that enhancing digital contact points through a holistic approach results in improved overall satisfaction. Mbama and Ezepue (2018) argued that digital bank customer perceptions directly affect the bank's financial performance because satisfied customers lead to better institutional profits. The collaborative effects between digital banking functionalities and customer satisfaction stress the need for financial institutions to prioritize user-oriented innovations and robust security strategies to keep customer loyalty strong as digital banking expands.

## 3. Methodology

### 3.1 Research Design

This study adopted a descriptive, cross-sectional survey design, enabling the collection of data at a single point in time to analyze the relationship between digital banking features and customer satisfaction. The target population comprised of active retail banking customers of eight leading commercial banks in Rivers state, Nigeria. The sample size of 500respondents was determined using Taro Yamen’s formula, ensuring representativeness and statistical validity. Stratified random sampling was employed to ensure demographic diversity across age, gender, education, and income levels. Data collected were analyzed using SPSS Version 26. Descriptive statistics summarized demographic data and usage patterns. Pearson correlation was used to assess relationship between variables.

## 4. Results

4.1 Demographic Profile

| Demographics | | | | |
|---|---|---|---|---|
| Age | 18-25 | 26-35 | 36-45 | 46 and over |
| | 20% | 35% | 25% | 20% |
| | | | | |
| Gender | Male | Female | | |
| | 52% | 48% | | |
| | | | | |
| Education | High school/ diploma | Undergraduate degree | Postgraduate degree | |
| | 20% | 55% | 25% | |
| | | | | |
| Income | Low | Middle | High | |
| | 30% | 50% | 20% | |
| | | | | |
| Digital banking usage | Daily | Weekly | Occasionally | |
| | 65% | 20% | 15% | |
| | | | | |
| Features utilized | Funds transfer | Account monitoring | Bill payments | Loan application |
| | 85% | 90% | 78% | 40% |

The survey showed that 78% of the customers reported being satisfied with their digital banking experiences. Most customers, totalling 70%, expressed likelihood to endorse bank's digital offerings to friends or family. The convenience of digital banking services scored 85%, time savings at 78%, and 24/7 access received an 80% rating.

**Key Factors Influencing Satisfaction**

The data analysis revealed that 85% agreed that digital platforms are user-friendly, 75% felt secure when performing transactions online, 80% of users expressed satisfaction with accessing services across various devices, and 70% reported minimal technical issues. Respondents with higher digital literacy reported higher satisfaction. Conversely, those experiencing technical glitches or security concerns expressed dissatisfaction.

**Correlation Findings**

Customer satisfaction shows a strong positive relationship with digital banking features evidenced by a correlation coefficient of 0.65 which is statistically significant with p-value less than 0.01.

## 5. Discussion

### 5.1 Interpretation of Findings

Analysis of data reveals substantial customer satisfaction effects from digital banking services. According to TAM predictions, user-friendly interfaces are ease-of-use and produce positive perceptions. The highest priority should be security because customers demonstrate greater satisfaction and loyalty when they feel protected. The emergence of digital banking platforms has drastically reshaped financial services and prompted commercial banks to reassess their customer satisfaction strategies. This study examines how different aspects of

digital banking affect customer satisfaction through examination of usage models and perceived advantages as well as main influencing factors.

Models used show that customers consistently choose digital banking services because they find these services comfortable and accessible. Research demonstrates that online banking users report higher satisfaction levels compared to traditional banking customers (Li et al., 2021; Zouari & Abdelhedi, 2021). Empirical research demonstrates that mobile banking applications now play an essential role in customer experience by enhancing electronic adequacy which leads to improved customer involvement and satisfaction levels (Asfour & Haddad, 2014). Customers report increased satisfaction with digital banks because they perceive benefits like time savings, transaction ease and superior service quality. Muluka (2015) found that customers who see more benefits from digital banking services like faster transactions and increased service efficiency show higher satisfaction levels with their banks. Research conducted by Sambaombe and Phiri (2021) demonstrates how effective online services help strengthen bank-customer relationships resulting in improved overall satisfaction.

The modelling of customer satisfaction relies heavily on key influence factors. The technological acceptance model (TAM) identifies perceived ease of use and perceived utility as essential deciding factors. Simon et al. (2016) validated that customer satisfaction depends positively on their perception of digital bank functionality and support services. The implementation of digital banking features has become an essential factor impacting customer satisfaction within commercial banking institutions. To satisfy customer expectations and enhance satisfaction financial institutions must understand the evolving trends in their digital offer improvements and innovations.

**5.2 Implications for Banks**

Financial institutions need to prioritize investment in user-friendly digital platforms that feature strong security systems. Maintaining regular system updates, customer education, and responsive support services will increase customer satisfaction levels. Tailored alerts and recommendations constitute personalization features that could enhance user experience.

The customer experience in commercial banks has been transformed through digital innovations which have improved convenience accessibility and personalized services (Sayed & Sayed, 2020). Digital bank platforms enable customers to conduct transactions anytime and from any location which eliminates time restrictions and enhances accessibility (Sisay, 2021). Consequently, this transformation customers now experience enhanced services because they prefer modern banking solutions over old-fashioned options.

The digital banks provide customized services which adapt to each customer's specific requirements thereby enhancing customer satisfaction. The analysis of customer data by banks enables customized service offerings resulting in enhanced customer relationships (Sayed & Sayed, 2020). Banks stand out in competitive markets through personalized customer interactions.

Traditional banking practices face major changes because these innovations force banks to reassess their operational strategies. Financial institutions utilize digital banking services to streamline operations and foster an environment that values ongoing innovation and advancement (Mbama & Ezepue, 2018). According to Ngo and Nguyen (2016), banks utilizing digital offers effectively will achieve better client loyalty and retention figures.

Banks now find their financial success growing more dependent on their digital capabilities. According to Mbama et al. (2018), banks with strong digital infrastructures achieve better

customer experiences that lead to improved financial performance. Digital bank innovations provide meaningful competitive benefits to commercial banks, simultaneously improve customer satisfaction, and ultimately reshape the banking industry framework.

## 6. Conclusion

This study reveals that digital banking services critically influence customer satisfaction within commercial banking institutions. User-friendly interfaces, robust security measures, and accessible features drive customer perceptions, and increase their loyalty to banks. Banks need to keep advancing their digital platforms through constant innovation to maintain competitiveness and meet customers' changing demands and expectations. Digital banking innovations have deeply altered how customers experience satisfaction with commercial banks. The fusion of state-of-the-art technologies with intuitive interfaces has enabled banks to boost customer engagement, deliver streamlined services and expanded access. According to Muluka (2015), reliable digital banking services play a significant role in customer satisfaction because customers value the ability to manage their financial affairs remotely. Digital services enable customers to perform transactions whenever they choose which enhances their worldwide banking experience.

Ngo and Nguyen (2016) demonstrate how customer satisfaction in Vietnamese retail banking sector depends critically on both the accessibility and utilization of digital banking services. The study results show that banks with strong digital infrastructure and customer service experience higher satisfaction levels since customers now prefer online solutions over traditional banking methods. Harb et al. (2022) argue that during uncertain periods like the COVID-19 pandemic, customer usage of digital banking channels rose which resulted in greater user satisfaction because they experienced better continuous banking service availability. Simon et al. (2016) showed that Kenyan commercial banks with enhanced electronic banking services like mobile banking and internet banking achieve higher customer satisfaction levels. According to Zouari and Abdelhedi (2021) the digital banking landscape has transformed customer expectations which requires banks to actively innovate their service offerings to maintain competitiveness. Commercial banks must focus their ongoing investments on both digital banking technologies and customer engagement strategies to align with these findings. Banks will fulfil modern customer expectations, build financial loyalty and trust through adaptation to a dynamic financial environment. The adoption of digital innovations represents an essential strategy for banks that wish to enhance customer satisfaction and ensure future success.

## 7. Recommendations

Commercial banks need a strategic plan to boost customer satisfaction due to the fast development of digital banking services. Banks need to prioritize user experience by developing intuitive interfaces that facilitate straightforward navigation and faster transactions. Banks should incorporate user feedback mechanisms that will enable ongoing improvements to these digital interfaces. Customers need solid security measures to maintain their trust because they are more worried than ever about protection of their financial information. Users gain confidence in data protection by using multifactor authentication and advanced encryption methods.

Customer satisfaction depends heavily on ensuring accessibility. Banks should verify their digital platforms can operate across different devices and remain accessible to individuals with disabilities following universal design principles. Accessibility for customers gets better if banks provide round-the-clock service through multiple channels which includes chatbots and live agents.

Data analysis enables banks to offer personalized services which greatly enhances customer experiences. Banks can tailor their marketing strategies and product offerings to allow them to communicate effectively with customers based on transaction history and preference data. These personalized offerings boost customer satisfaction and simultaneously foster customer loyalty. Commercial banks must take a comprehensive approach focusing on user experience, security, accessibility, and customization to enhance customer satisfaction through digital banking innovations.

## 8. References

Ahmad, M. (2018). Review of the technology acceptance model (TAM) in internet banking and mobile banking. *International Journal of Information Communication Technology and Digital Convergence*, *3*(1), 23-41. https://www.researchgate.net/profile/Maqbool-Ahmad-6/publication/329034437_Review_of_The_Technology_Acceptance_Model_TAM_in_Internet_banking_and_Mobile_banking/links/5bf27b06a6fdcc3a8de0f8ad/Review-of-The-Technology-Acceptance-Model-TAM-in-Internet-banking-and-Mobile-banking.pdf

Aidonojie, P. A., Ikubanni, O. O., & Okuonghae, N. (2022). The prospects, challenges, and legal issues of digital banking in Nigeria. *Cogito (2066-7094)*, *14*(3). https://www.ceeol.com/search/article-detail?id=1193350

Alsamydai, M. J. (2014). Adaptation of the technology acceptance model (TAM) to the use of mobile banking services. *International review of management and business research*, *3*(4), 2016-2028. https://www.zuj.edu.jo/wp-content/staff-research/economic/dr.mohmood-Jasim/10.pdf

Angusamy, A., Yee, C. J., & Kuppusamy, J. (2022). E-banking: An empirical study on customer satisfaction. *Journal of System and Management Sciences*, *12*(4), 27-38. https://doi.org/10.33168/JSMS.2022.0402

Asfour, H. K., & Haddad, S. I. (2014). The impact of mobile banking on enhancing customers' E-satisfaction: An empirical study on commercial banks in Jordan. *International Business Research*, *7*(10), 145-169. https://doi.org/10.5539/ibr.v7n10p145

Bankuoru, E. S., Boateng, D., & Aboagye Mensah, S. (2021). To leave or retain? An interplay between quality digital banking services and customer satisfaction. *International journal of bank marketing*, *39*(7), 1420-1445. https://doi.org/10.1108/IJBM-02-2021-0072

Chauhan, S., Akhtar, A., & Gupta, A. (2022). Customer experience in digital banking: a review and future research directions. *International Journal of Quality and Service Sciences*, *14*(2), 311-348. https://doi.org/10.1108/IJQSS-02-2021-0027

Duc, P. M. (2022). Customer satisfaction in digital banking sector in Vietnam: a meta-case approach. *Telos*, *24*(3), 819-836. https://doi.org/10.36390/telos243.22

Ghani, A. M., Rahi, S., Yasin, N. M., & Alnaser, F. (2017). Adoption of internet banking: extending the role of technology acceptance model (TAM) with e-customer service and customer satisfaction. *World Applied Sciences Journal*, *35*(9), 1918-1929. https://doi.org/10.5829/idosi.wasj.2017.1918.1929

Hadid, K. I., Soon, N. K., & Amreeghah, A. A. E. (2020). The effect of digital banking service quality on customer satisfaction: A case study on the Malaysian banks. *Asian Journal of Applied Science and Technology*, *4*(1), 06-29. https://ajast.net/data/uploads/22122.pdf

Harb, A., Thoumy, M., & Yazbeck, M. (2022). Customer satisfaction with digital banking channels in times of uncertainty. *Banks and Bank Systems*, *17*(3), 27. https://doi.org/10.21511/bbs.17(3).2022.03

Ijeoma, C., Akujor, J. C., & Mbah, J. C. (2020). Electronic banking and customer satisfaction in Imo State (A study of selected commercial banks in Imo State). *European Journal of Business and Management Research*, *5*(6). https://doi.org/10.24018/ejbmr.2020.5.6.607

Jahan, N., & Shahria, G. (2022). Factors effecting customer satisfaction of mobile banking in Bangladesh: A study on young users' perspective. *South Asian Journal of Marketing*, *3*(1), 60-76. https://doi.org/10.1108/SAJM-02-2021-0018

Kaur, B., Kiran, S., Grima, S., & Rupeika-Apoga, R. (2021). Digital banking in Northern India: The risks on customer satisfaction. *Risks*, *9*(11), 209. https://doi.org/10.3390/risks9110209

Khan, A. G., Lima, R. P., & Mahmud, M. S. (2021). Understanding the service quality and customer satisfaction of mobile banking in Bangladesh: Using a structural equation model. *Global Business Review*, *22*(1), 85-100. https://doi.org/10.1177/0972150918795551

Li, F., Lu, H., Hou, M., Cui, K., & Darbandi, M. (2021). Customer satisfaction with bank services: The role of cloud services, security, e-learning and service quality. *Technology in Society*, *64*, 101487. https://doi.org/10.1016/j.techsoc.2020.101487

Mbama, C. I., Ezepue, P., Alboul, L., & Beer, M. (2018). Digital banking, customer experience and financial performance: UK bank managers' perceptions. *Journal of Research in interactive Marketing*, *12*(4), 432-451. https://doi.org/10.1108/JRIM-01-2018-0026

Mbama, C. I., & Ezepue, P. O. (2018). Digital banking, customer experience and bank financial performance: UK customers' perceptions. *International journal of bank marketing*, *36*(2), 230-255.

Muluka, K. O. (2015). *Influence of digital banking on customer satisfaction: a case of national bank of Kenya Bungoma County* University of Nairobi]. https://erepository.uonbi.ac.ke/handle/11295/90293

Mwatsika, C. (2016). Factors influencing customer satisfaction with ATM banking. *International Journal of Academic Research in Business and Social Sciences*, *6*(2), 26-41. https://doi.org/10.6007/IJARBSS/v6-i2/2002

Mwiya, B., Katai, M., Bwalya, J., Kayekesi, M., Kaonga, S., Kasanda, E., Munyonzwe, C., Kaulungombe, B., Sakala, E., & Muyenga, A. (2022). Examining the effects of electronic service quality on online banking customer satisfaction: Evidence from Zambia. *Cogent Business & Management*, *9*(1), 1-23. https://doi.org/10.1080/23311975.2022.2143017

Ngo, M. V., & Nguyen, H. H. (2016). The relationship between service quality, customer satisfaction and customer loyalty: An investigation in Vietnamese retail banking sector. *Journal of competitiveness*, *8*(2), 103-116. https://doi.org/10.7441/joc.2016.02.08

Pakurár, M., Haddad, H., Nagy, J., Popp, J., & Oláh, J. (2019). The service quality dimensions that affect customer satisfaction in the Jordanian banking sector. *Sustainability*, *11*(4), 1-24. https://doi.org/10.3390/su11041113

Parvin, S., & Panakaje, N. (2022). A study on the prospects and challenges of digital financial Inclusion. *Education (IJCSBE)*, *6*(2), 469-480. https://doi.org/10.5281/zenodo.7259013

Pazarbasioglu, C., Mora, A. G., Uttamchandani, M., Natarajan, H., Feyen, E., & Saal, M. (2020). Digital financial services. *World Bank*, *54*(1).

https://doi.org/https://pubdocs.worldbank.org/en/230281588169110691/Digital-Financial-Services.pdf

Sambaombe, J. K., & Phiri, J. (2021). An analysis of the impact of online banking on customer satisfaction in commercial banks based on the TRA model (a case study of stanbic bank Lusaka main branch). *Open Journal of Business and Management*, *10*(1), 369-386. https://doi.org/10.4236/ojbm.2022.101022

Sambaombe, K. (2022). *An analysis of online banking on customer satisfaction in commercial banks based on the TRA model: a case study Stanbic main branch* The University of Zambia]. http://dspace.unza.zm/handle/123456789/7892

Sayed, G., & Sayed, N. S. (2020). Customer experience with digital banking-a comparative study of private and public sector banks. *Productivity*, *61*(1), 19-33. https://doi.org/10.32381/PROD.2020.61.01.3

Sharma, A., & Piplani, N. (2017). Digital banking in India: A review of trends, opportunities and challenges. *International Research Journal of Management Science & Technology (IRJMST)*, *8*(1), 168-180. https://d1wqtxts1xzle7.cloudfront.net/56213984/6153-libre.pdf?1522647424=&response-content-disposition=inline%3B+filename%3DDigital_Banking_in_India_A_Review_of_Tre.pdf&Expires=1747597944&Signature=dzuedKBWQ1x9wat6lFkWIClhHBDZ4WSo6ra9qvnVQc0MjLcfcB4DpPBMnBUz50bZbd5KilQarLHxu3oybdV3oz~4NuXUIiwx4JsqNRXMRCsI6lrQGVh8g3k3VapI5ud-~Kch~30M7todrilndNIdsc6wl8StHj~lHYOnk3VirKsDHSkKbsczUeQmTK5XpjqSxMHpqgWJm3b~NSkQI03KabAI3Sud0uXLQH8FA1FuTGXT-6oW7MC3LL4HmDRyW1WR~WB-WW7PCcBBneJKIORpacLoVrlUFUlld-IB3s33vHQvB9vqOAJ8-hXC9Th08mdwvvYU6fCeRSCs7pzZMmAvbg__&Key-Pair-Id=APKAJLOHF5GGSLRBV4ZA

Simon, V. T., Thomas, A., & Senaji, R. (2016). Effect of electronic banking on customer satisfaction in selected commercial banks, Kenya. *International Academic Journal of Human Resource and Business Administration*, *2*(2), 41-63. https://iajournals.org/articles/iajhrba_v2_i2_41_63.pdf

Sisay, E. (2021). *The effect of digital banking on customer experience: The case of selected commercial banks in Addis Ababa city* St. Mary's University]. http://hdl.handle.net/123456789/6035

Tien, N. H., Son, T. H., Anh, D. B. H., & Duc, N. M. (2021). Factors affecting customer satisfaction on service quality at joint stock commercial banks in Vietnam. *Journal of Critical Reviews*, *8*(2), 605-617. https://www.researchgate.net/profile/Tony-Ng-29/publication/351095135_Factors_affecting_customer_satisfaction_on_service_quality_at_joint_stock_commercial_banks_in_Vietnam/links/64df912614f8d173380a58da/Factors-affecting-customer-satisfaction-on-service-quality-at-joint-stock-commercial-banks-in-Vietnam.pdf

Uchechukwu, N. M., & Stella, M. (2019). Impact of electronic banking on customer satisfaction. *International Digital Organization for Scientific Research*, *4*(1), 23-35. https://www.idosr.org/wp-content/uploads/2019/04/IDOSR-JST-41-23-35-2019.-OL.pdf

Usman, H., Projo, N. W. K., Chairy, C., & Haque, M. G. (2022). The exploration role of Sharia compliance in technology acceptance model for e-banking (case: Islamic bank in Indonesia). *Journal of Islamic Marketing*, *13*(5), 1089-1110. https://doi.org/10.1108/JIMA-08-2020-0230

Wewege, L., Lee, J., & Thomsett, M. C. (2020). Disruptions and digital banking trends. *Journal of Applied Finance and Banking*, *10*(6), 15-56.

https://www.researchgate.net/profile/Luigi-Wewege/publication/343050625_Disruptions_and_Digital_Banking_Trends/links/5f136f93a6fdcc3ed7153217/Disruptions-and-Digital-Banking-Trends.pdf

Zouari, G., & Abdelhedi, M. (2021). Customer satisfaction in the digital era: evidence from Islamic banking. *Journal of Innovation and Entrepreneurship*, *10*, 1-18. https://doi.org/10.1186/s13731-021-00151-x