International Journal of Human and Society (IJHS)

P-ISSN: 2710-4966	E-ISSN: 2710-4958
Vol. 3. No. 04 (Oct-Dec) 2023	Page 245-256

The Impact of Digital Banking on Customer Satisfaction

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Abstract: *This study explores in what way digital banking affects customer satisfaction. Technology is advancing quickly, and digital banking has completely changed how consumers interact with financial services. For banks and other financial institutions to improve their digital products, a thorough grasp of the elements that influence customer satisfaction is essential.*

The data collected through survey, using a structured questionnaire to gather data from a varied sample of digital banking users. The survey focuses on assessing customer satisfaction levels and identifying key factors influencing their satisfaction, such as user experience, reliability, security, service quality, convenience, and personalization.

The findings of research revealed that user experience, reliability, security, service quality, convenience, and personalization. Positively and significantly impact on customer's satisfaction level. Moreover, it was also found that user experience, reliability, security, service quality, convenience, and personalization positively and significantly impact the behavioral intention of customers to use of digital banking.

This study gathered the most important factors, those effects the use of digital banking services. By understanding the drivers of customer satisfaction, banks can make conversant decisions to improve their digital banking platforms, optimize user experiences, and develop strategies to enhance customer loyalty and retention.

Keywords: Digital Banking, Customer Satisfaction, User Experience, Security, Service Quality, Convenience, Personalization

Introduction

Banking has its roots in ancient civilizations, where primitive financial institutions and money lending operations used (Cassis, Grossman, & Schenk, 2016). The earliest public banks, including Banca Monte dei Paschi di Siena in 1472, headquartered in Siena, Italy, were established during the European Renaissance, which is when the modern banking sector originally began (Poojary, 2021). Significant changes to the banking sector were brought about by the industrial revolution in the 18th and 19th centuries, including the emergence of joint-stock banks and the creation of centralized banking systems (Kindleberger, 2015). The banking industry had wonderful growth throughout the past ten years as a result of technological advancements, regulatory changes, and expanding foreign markets (Goyal & Joshi, 2012). Digital banking has also enabled banks to restructure their operations, reduce costs, and improve efficiency through automated processes and digital transactions (Melnychenko, Volosovych, & Baraniuk, 2020). Customer satisfaction has greatly improved as a result of how convenient and effortless using digital channels is for executing financial transactions. A study by (Almansour, & Elkrghli, 2023) revealed that customers who receive personalized product recommendations and tailored financial advice through digital channels exhibit higher levels of satisfaction, indicating the positive impact of personalized digital banking experiences.

Knowing that, as demonstrated by academic studies, digital banking has significantly improved customer satisfaction in light of the aforementioned. Customers now have easy access to a variety of financial services and transactions as a result of the adoption of online and mobile banking. The main advantages of digital banking, such as its availability around-the-clock, usability, dependability, user experience, reliability, security, service quality, convenience, and personalization, have raised customer satisfaction. According to studies, digital banking improves convenience, lowers transactional friction, and gives users greater control over their financial operations. Improved customer experiences and stronger customer-institution connections are further facilitated by real-time access to financial data and personalized advice. Overall, embracing digital technologies in the banking sector has proven to be influential in meeting customer expectations, resulting in higher levels of satisfaction.

1. Research objectives

- To examine the impact of user experience on customer satisfaction in digital banking.
- To assess the influence of reliability on customer satisfaction in digital banking.
- To investigate the effect of security on customer satisfaction in digital banking.
- To evaluate the relationship between service quality and customer satisfaction in digital banking.
- To analyze the impact of convenience on customer satisfaction in digital banking.
- To explore the influence of personalization on customer satisfaction in digital banking.

2. Research Questions

- How does the user experience in digital banking platforms affect customer satisfaction?
- How does the reliability of digital banking services influence customer satisfaction?
- How do customers' perceptions of security measures impact their satisfaction with digital banking services?
- What role does service quality play in shaping customer satisfaction in the context of digital banking?
- How does the convenience of using digital banking services influence customer satisfaction?
- What is the relationship between personalization in digital banking and customer satisfaction?

4. Literature Review

4.1 Digital Banking:

A group of financial services known as "digital banking services" are offered by banks using digital platforms and channels, enabling consumers to conduct banking operations conveniently and remotely (Saal, Starnes & Rehermann, 2017). With the digitization of banking services, clients now have access to banking goods and services as well as the capacity to conduct financial transactions via digital mediums and mobile applications (Petrova, Kuznetsova, Eremina, & Kalachev, 2020). Digital banking encompasses the use of digital technologies to deliver banking services, enabling customers to perform financial transactions and access banking products and services anytime and anywhere (Singhal, & Padhmanabhan, 2008). Digital banking, or internet banking, is the facility of banking services through the internet, allowing customers to manage and access their accounts, make transactions, and conduct financial activities electronically (Gerrard & Cunningham, 2003). Digital banking, commonly referred to as mobile banking, includes the use of mobile devices, such as tablets and smartphones, to perform banking tasks such as bill payments, cash transfers, account management, and access to financial information. (Le, Phung, Vu, & Le, 2015).

4.2 User experience:

In digital banking, user experience (UX) refers to how customers feel in general when using these platforms and how happy they are with their interactions. Usability, graphic design, navigation, responsiveness, and the overall efficiency and convenience of doing financial transactions online are among its components. A positive user experience is essential in digital banking since it has a direct impact on client happiness and engagement (Lecheva, 2017). The combination of an effective transaction processing system with a fluid, user-friendly digital banking interface results in a pleasant user experience and greater levels of customer satisfaction (Mbama, Ezepue, Alboul, & Beer, 2018).

4.3 Reliability:

The accuracy and consistency of the system's output, such as the correctness of the data supplied by the mobile banking application and the consistency with which transactions are carried out, are referred to as reliability (Wang, Lin, & Luarn, 2006). Reliability raises to the consistent availability of the banking website, accuracy of transaction processing, and adherence to customers' instructions (Jayawardhena, 2004). Reliability refers to the online banking system's capacity to operate consistently and properly, ensuring that clients' transactions are completed correctly and on time (Dabholkar, Shepherd, & Thorpe, 2000). The reliability of digital banking services meaningfully influences customer satisfaction. Customers who perceive digital banking platforms as reliable, with minimal system errors, downtime, and transaction failures, have a tendency to have higher levels of satisfaction with the service (Egala, Boateng, & Mensah, 2021).

4.4 Security:

Trust will not be applied as a variable because security is the main concern when using a digital banking service (Lee and Lin 2005). Chung and Paynter (2002) claim that Security is the major feature to be taken into account when a client makes an online transaction. Online shopping is a popular and important service. The user won't feel comfortable enough to finish the virtual purchase if the app or website is not secure. One of the technical methods that might ensure client security is encryption. Chung and Paynter (2002) further added that using encryption to ensure that only authorized users may access information can help to secure a website. Therefore, each bank is required to ensure the security of customer data and funds. In online transactions and digital banking, security has a big influence on customer satisfaction. The main issue is security since it has a direct impact on confidence and trust. Customers are unwilling to complete transactions without a secure platform, therefore security is important. In order to safeguard client data and funds and to assure consumer happiness and confidence in the digital banking service, encryption is a crucial technical technique.

4.5 Service Quality:

Service quality refers to consists of a number of components, including as reliability, responsiveness, confidence, compassion, and tangibles, which help to shape how customers perceive the overall quality or excellence of a company's services (Alolayyan, Al-Hawary, Mohammad & Al-Nady, 2018). Service quality in digital banking refers to customer assessments of how well or better the services offered through digital channels, including websites or mobile applications, are. It includes a number of factors, such as the usability, responsiveness, security, user-friendliness, information correctness, and overall consumer experience of the website (Zeithaml, Parasuraman, & Malhotra, 2002). High quality of service in online banking significantly boosts customer happiness. Customers that use digital banking services generally tend to be satisfied when high-quality services are made available that are responsive, dependable, and secure (Amin, 2016).

4.6 Convenience:

The simplicity and accessibility with which customers can undertake financial activities through digital channels is referred to as convenience in digital banking. It includes features like round-the-clock service availability, rapid and effective transaction processing, simple navigation, streamlined user interfaces, and the flexibility to conduct banking operations utilizing mobile devices from any location (Laukkanen, & Laukkanen, 2005). The capacity of customers to make financial transactions and access financial information through online platforms is referred to as convenience in digital banking. It includes elements like accessibility from any location, self-service options, time-saving features, and the freedom to handle accounts remotely (Ozili, 2018). Convenience in digital banking denotes to the extent to which customers think that mobile banking services are simple to use, accessible, and flexible. It entails aspects like user-friendly interfaces, swift and flawless transaction processes, anytime and anywhere access to banking services, and the capacity to handle financial activities effectively without physical limitations (Bhatt, & Bhatt, 2016). The convenience of digital banking services has a significant impact on customer satisfaction. Customers tend to be more satisfied with services when they view digital banking platforms as handy and offering benefits like 24/7 availability, simple access, quick transaction processing, and a variety of financial services (Ismail, & Alawamleh, 2017).

4.7 Personalization:

Customers want more individualized service. They want a banking partner who will handle their money safely, respect their decisions, and aid them in achieving their financial goals. This individualized interaction will set itself apart from competing banks and start-ups in the fetch market (Indriasari Gaol, & Matsuo, 2019). All customers are not the same. They have varied needs and demands; for instance, not every customer may enjoy the same investing strategy or may desire a longer time to pay back the loan. Offering different services in accordance with what a consumer wants and needs is what is meant by personalization. (Yang and Jun, 2002). Consequently, it might be considered a factor in the case of digital banking that could have a big impact on customer satisfaction. (Miah, 2018).

4.8 Customer satisfaction:

Customer satisfaction is a psychological condition that is determined by the evaluation of all distinct interactions a customer has with a real or imagined provider of goods or services (Johnson & Grayson, 2005). Customer satisfaction is a mental state reflecting the extent to which expectations regarding product performance (or the outcome of a consumption experience) have been fulfilled (Chang, Wang & Yang, 2009). Customer satisfaction is a contrast between a person's expectations and the performance as perceived by that person. It is a person's cognitive and affective evaluation of the general quality of a firm's product or service (Bevan, (2009). Customers evaluate a product or service's overall quality and performance after they have used it, based on how well it meets their expectations in terms of value. This is known as customer satisfaction (Angelova & Zekiri, 2011).

Digital banking has been found to have a positive impact on customer satisfaction, as it offers convenient access to a wide range of financial services and empowers customers with greater control over their banking activities (Liao, & Cheung, 2008). Digital banking's arrival has improved consumer satisfaction by providing more convenient, individualized services, and immediate access to financial data (Sathiyavany, & Shivany, 2018). By offering more accessibility, convenience, and personalized experiences, digital banking has considerably increased consumer happiness, resulting in increased customer loyalty and favorable word-of-mouth (Ahmad, & Al-Zu’bi, 2011).

4.9 Hypothesis

H1: User experience positively and significantly influences customer satisfaction in digital banking.

H2: Reliability positively and significantly influences customer satisfaction in digital banking.

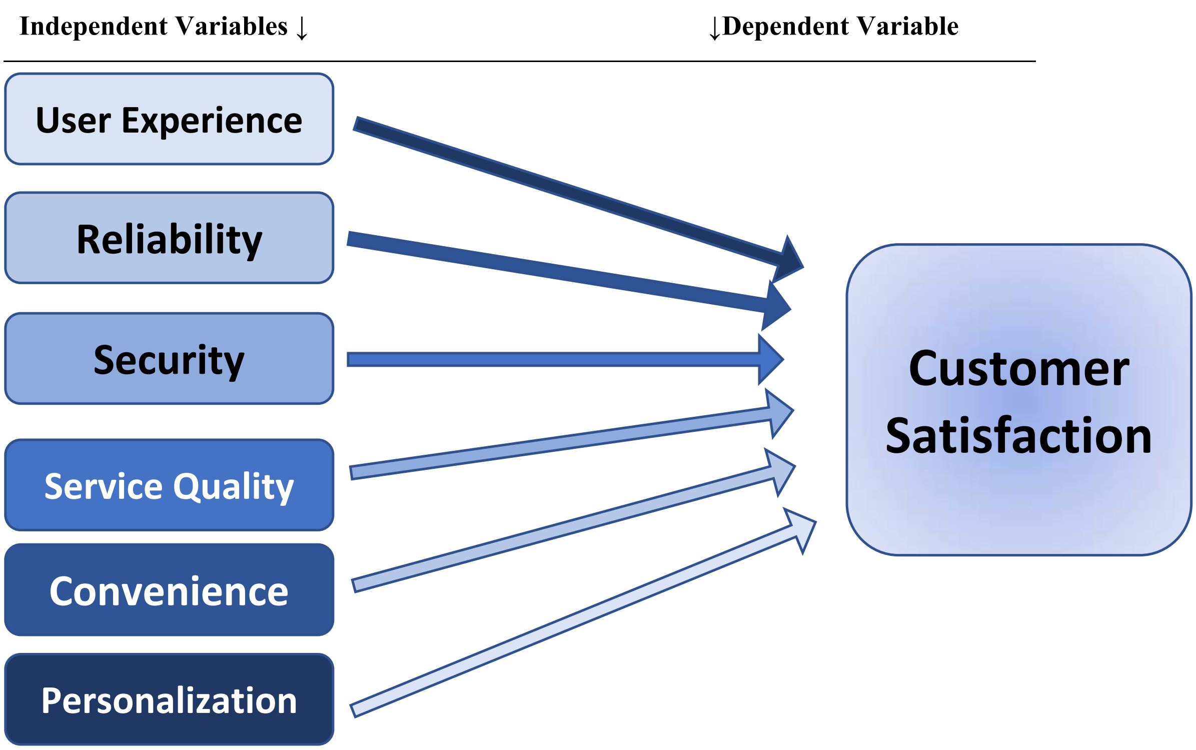
H3: Security positively and significantly influences customer satisfaction in digital banking.

H4: Service quality positively and significantly influences customer satisfaction in digital banking.

H5: Convenience positively and significantly influences customer satisfaction in digital banking.

H6: Personalization positively and significantly influences customer satisfaction in digital banking.

4.10 Research Model:



5. Research Methodology

This study employed a convenient sampling technique to engage with willing and able participants for research purposes. According to Aaker (2003), this approach is simple and effective. 101 users from various digital banking services made up the sample but not limited from particular area. It was general and open survey for all respondents. Before completing an online survey, each participant was given individual instructions.

An organized questionnaire with closed-ended and Likert scale questions (ranging from 1 for " strongly disagree" to 5 for "strongly agree") was used for the survey. Its objective was to gather information on consumer satisfaction levels with online banking services and to pinpoint the main factors that influence of satisfaction. Participants indicated how much they agreed with various assertions regarding the influence of digital banking techniques on customer satisfaction and happiness results.

The survey items underwent extensive testing to ensure measurement accuracy. The scale items for the dependent variable (customer satisfaction) were precise, while the independent variables assessed the effects of adopting digital banking functionality. This research design is commonly recommended for marketing and banking surveys.

5.1 Data Analysis

The statistical analysis software was used to assess the collected data. The data was examined using SPSS version 27 (Statistical Package for Social Sciences). The descriptive statistics, including frequency, reliability, correlation and regression analysis, as well as a comparison of the variances in the regression coefficient, were carried out using the SPSS program.

5.1.1 Demographic Analysis:

As demographic statistics displays that the majority of respondents (79.2%) were males, with the other of respondents (20.8%) being females.

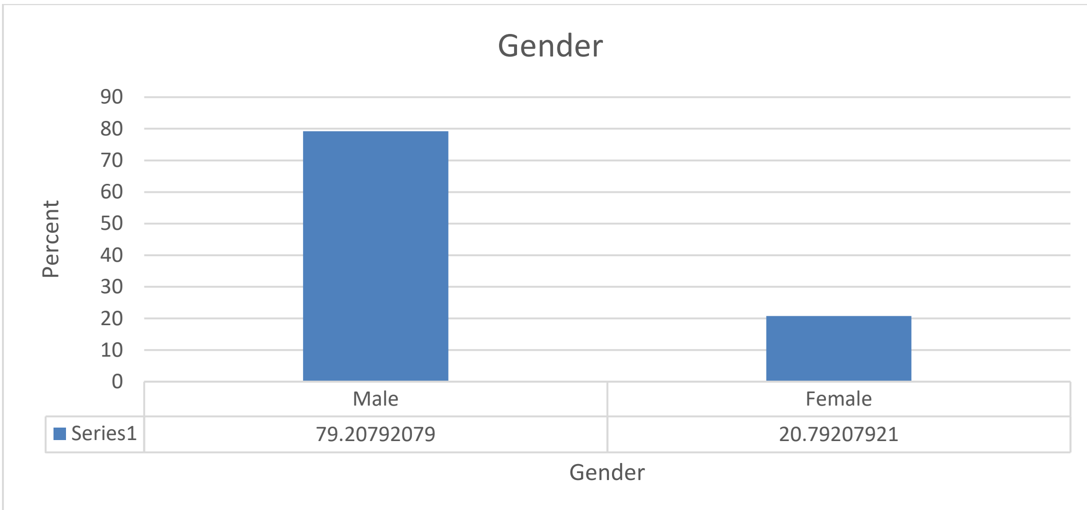


Figure: 01

It's interesting to look at statics that in terms of respondents' ages, (18.8%) are between the age of 18 and 30, (60.4%) are between the ages of 31 and 40, (15.8%) are between the ages of 41 and 50, with only (5%) falling above this age range.

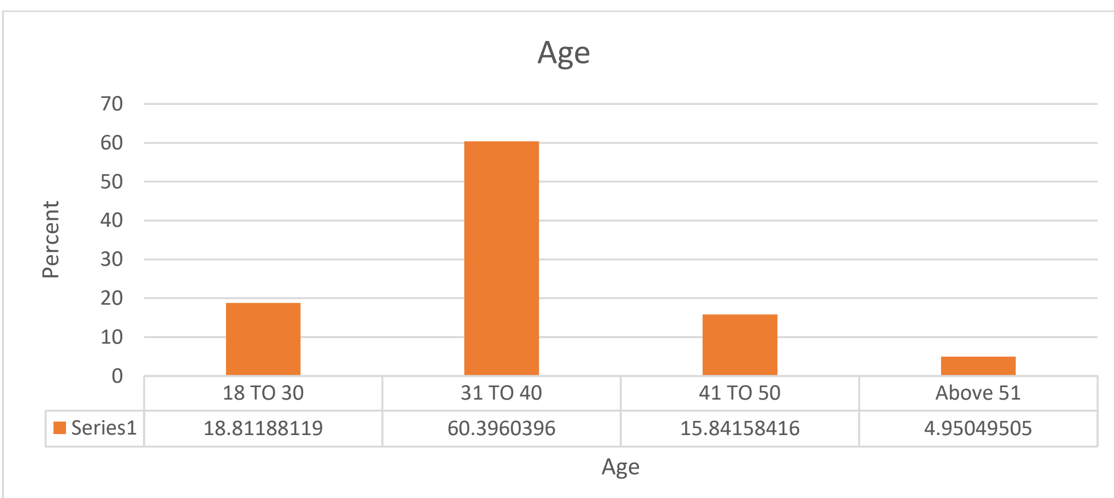


Figure: 02

When it comes to those clients' educational background statics, most (43.6%) of them had graduation degrees, while some (6.9%) of them had matriculation degrees, (19.8%) had intermediate degree and (29.7%) had masters or above academic degrees respectively.

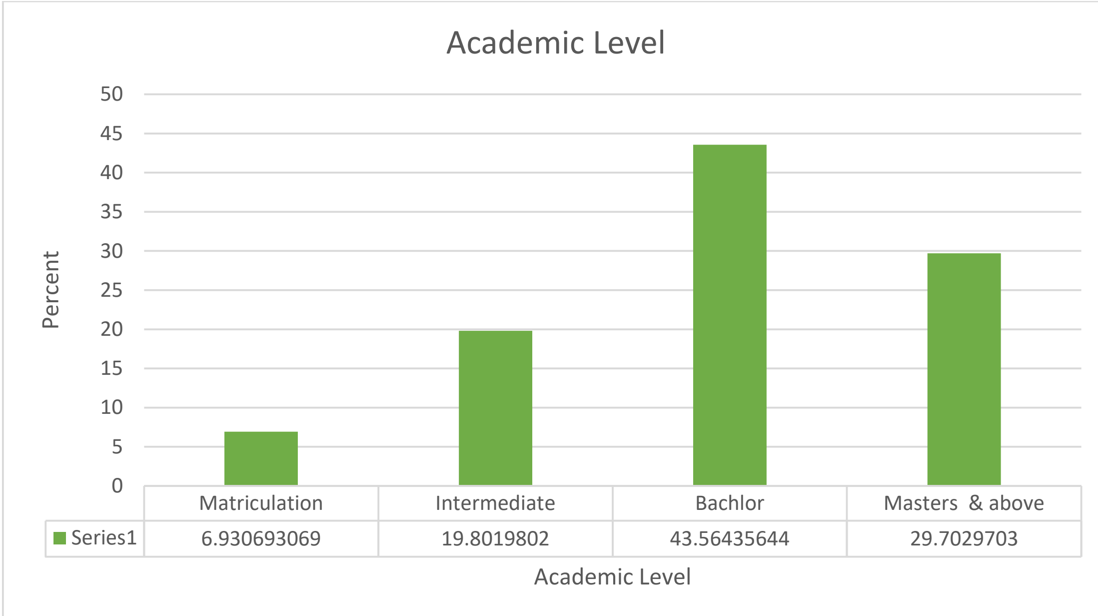


Figure: 03

5.1.2 Reliability Analysis:

The internal consistency of each concept in this study was evaluated using Cronbach's alpha reliability analysis. Each construct's Cronbach's alpha values were determined, and the findings show that all of the constructions attained internal consistency.

During the study, the Cronbach's alpha standard values were taken into account. Values over 0.7 were specifically to be considered acceptable, values above 0.8 were good, and values above 0.9 were considered to be excellent (Tavakol & Dennick, 2011).

With values ranging from .897 to .947, all of the constructs in our investigation had Cronbach's alpha values that were much higher than the permissible cutoff. This shows each construct's item internal consistency to be at an "excellent" level, supporting the validity of our assessments. The results are presented in Table 01.

Table: 01

Cronbach's Alpha Reliability Test

Constructs	*Cronbach's Alpha*
User Experience	.908
Reliability	.897
Security	.938
Service Quality	.919
Convenience	.900
Personalization	.914
Customer Satisfaction	.947

5.1.3 Correlation Analysis:

The magnitude, direction, and link between the independent variables and the dependent variable are all determined using correlation analysis.

Table No: 02

Pearson's Correlation Coefficients

	Customer Satisfaction	*User Experience*	*Reliability*	*Security*	*Service Quality*	*Convenience*	*Personalization*
Customer Satisfaction	1						
User Experience	.863**	1					
Reliability	.909**	.845**	1				
Security	.882**	.748**	.839**	1			
Service Quality	.766**	.675**	.706**	.693**	1		
Convenience	.769**	.688**	.721**	.652**	.642**	1	
Personalization	.781**	.649**	.710**	.675**	.572**	.647**	1

**. Correlation is significant at the 0.01 level (2-tailed).

Refer to table No 02 result, which indicates that all independent variables (User Experience, Reliability, Security, Service Quality, Convenience and Personalization) have positive relationship with dependent variable customer satisfaction. The results show high positive association between User Experience, Reliability, Security, Service Quality, Convenience and personalization with customer satisfaction. Respectively r=0.863, r=0.909, r=0.882, r=0.766, r=0.769 and r=0.781. The *P* value is <0.01 which means the relationship is statically significant.

The research aimed to understand the relationship between customer satisfaction (the dependent variable) and several predictor variables, namely user experience, reliability, security, service quality, convenience, and personalization. The results indicated that these independent variables significantly predict customer satisfaction, with a statistically $p < .001$), suggesting that the six factors studied have a noteworthy impact on customer satisfaction. Furthermore, the R-squared value of .927 indicates that the model explains 92.7% of the variance in customer satisfaction.

5.1.4 Regression Analysis:

Table No: 03

Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.963[a]	.927	.922	1.54320

a. Predictors: (Constant), User Experience, Reliability, Convenience, Security, Service Quality, Personalization,

Table No: 04
ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2831.369	6	471.895	198.152	.000[b]
	Residual	223.859	94	2.381		
	Total	3055.228	100			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), User Experience, Reliability, Convenience, Security, Service Quality, Personalization,

Table No: 05
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-3.075	.784		-3.924	.000
	User Experience	.334	.087	.209	3.849	.000
	Reliability	.365	.107	.232	3.417	.001
	Security	.433	.084	.280	5.163	.000
	Service Quality	.172	.066	.111	2.597	.011
	Personalization	.272	.069	.166	3.943	.000
	Convenience	.166	.075	.097	2.213	.029

a. Dependent Variable: Customer Satisfaction

Additionally, the coefficients were examined to assess the influence of each factor on customer satisfaction. Hypothesis 1 (H1) investigated whether user experience positively affects customer satisfaction, and the findings supported this notion (*p-value* < .001). Likewise, Hypothesis 2 (H2) explored the impact of reliability on customer satisfaction and found a significant positive relationship (*p-value* <.001). Hypothesis 3 (H3) examined the effect of security and revealed a significant positive impact on customer satisfaction (*p-value* <.001). Hypothesis 4 (H4) investigated the relationship between service quality and customer satisfaction, finding a significant positive effect (*p-value* <.011). Hypothesis 5 (H5) examined the impact of convenience and found it to have a significant and positive effect on customer satisfaction (*p-value* <.029). Hypothesis 6 (H6) tested the effect of personalization on customer satisfaction and found a significant positive impact (*p-value* <.001). All six hypothesis are being supported, further results are presented in Table 03.

Table No: 04

Hypothesis Results

Hypothesis	*Regression weights*		*p-value*	*Results*
H1	User Experience →	Customer Satisfaction	.001	Supported
H2	Reliability →	Customer Satisfaction	.001	Supported
H3	Security →	Customer Satisfaction	.001	Supported
H4	Service Quality →	Customer Satisfaction	.011	Supported
H5	Convenience →	Customer Satisfaction	.029	Supported
H6	Personalization →	Customer Satisfaction	.001	Supported
R-square	.927			

*Note: *p<0.05-*

Discussion and Conclusion:

The paper emphasizes how much digital banking has affected consumer satisfaction in the financial sector. The quick development of technology has profoundly changed how clients engage with financial institutions by ushering in a new era of ease and accessibility for banking services. The study's findings have highlighted the crucial aspects of digital banking that affect customer satisfaction, such as user experience, reliability, security, service quality, convenience, and personalization.

The satisfaction of customers is undoubtedly greatly increased by user experience, which is characterized by user-friendly interfaces and effective transaction procedures. Customers need confidence and dependability in their digital banking transactions, therefore reliability and security are crucial. Customer satisfaction is also influenced by the timeliness and correctness of the services provided. Convenience, with its 24/7 availability and mobile accessibility, continues to be a key factor in customer satisfaction.

Although crucial, personalization has a complex relationship with customer satisfaction that calls for additional research and improvement. Nevertheless, digital banking has had an extremely beneficial overall influence on client satisfaction.

Financial institutions should heed the lessons from this research by prioritizing continuous improvement in user experience, maintaining robust reliability and security measures, enhancing service quality, and maximizing convenience. Furthermore, personalized experiences should be tailored to individual preferences and behaviors. Through these concerted efforts, banks can further solidify customer loyalty, trust, and satisfaction in the digital banking landscape. In this digital age, understanding and addressing these critical factors are imperative for financial institutions aiming to thrive and retain their customer base.

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