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The Role of Digital Financial Services in Enhancing Customer Experience in the Banking Sector

Eyas Mahmod

Accounting, Zarqa Private University, Zarqa, Jordan

eyas.gy@gmail.com

Abstract

The research examined how customer satisfaction, loyalty, and bank financial performance are affected by the adoption and use of digital banking services (DBS). To improve service delivery, banks have been investing more in digital platforms due to the quick development of digital technology. This research used a qualitative method and a comprehensive analysis of the literature to investigate the connections between customer experience, financial results, and digital banking services. According to the resarch, DBS offers improved accessibility, customization, and convenience, which considerably raises consumer happiness and loyalty. The quality of digital services is largely determined by factors like customer support effectiveness, system dependability, and ease of use. These components are essential for creating satisfying client encounters and encouraging enduring loyalty. Furthermore, the study demonstrates a robust correlation between enhanced customer satisfaction and improved bank financial performance. Improved customer satisfaction and loyalty result in improved profitability, lower complaint rates, and higher retention rates. The results emphasize how crucial it is for banks to make investments in top-notch digital services in order to satisfy client demands and promote financial success. Among the suggestions are raising the caliber of services rendered, getting and evaluating client feedback on an ongoing basis, and using data analytics to adjust to changing client demands. Subsequent investigations ought to concentrate on longitudinal analyses to evaluate enduring consequences, cross-regional comparisons, and the impact of developing technology on digital banking. For financial institutions looking to maximize their digital products and achieve long-term success in a cutthroat market, this research offers insightful information.

Keywords: *Digital Services, Customer Experience, Service Quality, Satisfaction, Financial Performance*

1. Introduction

Every business needs to turn a profit while still offering its clients competent and effective services. Thus, the global financial system has been significantly impacted by the development and use of technology. Digitalization has not only transformed the delivery of banking services but has also brought about organizational changes, facilitated the creation of new financial products, transformed the nature of work, enabled the globalization of financial markets, and transformed the process of financial intermediation (Scott et al., 2017). Digital banking services (DBS) have become a hot topic in the financial industry in the modern day. According to Mohanty et al. (2023), DBS includes any banking services offered over the Internet, mobile devices, or other electronic media. Online banking, sometimes referred to as essential banking, digital banking, or electronic banking, is the process of using the Internet and communication networks to offer a variety of financial services and products to consumers via a website or system managed by financial institutions.

Wadesango et al. (2021) claimed that digital banking uses electronic and communication networks to directly supply financial services and goods to customers. These activities could involve a range of sectors, such as commercial services and banking. The digital economy is growing really quickly. All transactions will be supported by technology, and a wide range of new digital economic business models are being developed to encourage the division of labor among entrepreneurs. From financial transactions and online banking to social media and mobile banking in emerging countries, digitalization has given rise to new business models and ideas for growth and improvement in a variety of industries. In order to meet the increasingly complex needs and challenges of globalization, modern technology has continued to advance and supplant traditional banking services for consumers.

1.1 Research problem and questions

The broad use of digital financial services is causing a major upheaval in the banking industry. The relationship between digital service offerings and customer happiness is still poorly understood, despite the fact that these services have the ability to improve the customer experience by providing speed, convenience, and personalized solutions. Moreover, little is known about how enhanced customer experiences affect bank financial performance and customer loyalty. Finding out how various features of digital financial services affect consumers' attitudes and actions is vital as banks keep investing in digitization. It is also necessary to investigate whether improvements in customer experience result in improved financial performance for banks. In order to strategically use digital services to build long-term client connections and achieve financial growth, banks must close these knowledge gaps. According to that, the problem of the research can be summarized in the following questions:

1. How does the adoption and usage of digital financial services influence customer satisfaction and loyalty in the banking sector?
2. What aspects of digital financial service quality are most critical in shaping customer experience?
3. To what extent do digital financial services contribute to the financial performance of banks by enhancing the customer experience?

1.2 Research importance (significance)

This research is important because it can fill important knowledge gaps on how digital financial services affect customer experience, satisfaction, and loyalty, which in turn affects how well banks perform financially. The results of this study can enhance the banking organizations' ability to stay competitive in a time where digitalization is drastically changing the global financial scene. Moreover, this research aims to discuss how digital banking services influence consumer behavior and boost organizational performance. The findings of this research can assist banks in effectively utilizing digital technologies to increase customer relations, service quality, and eventually boost financial growth.

This research is important since it tries to fill the gap about the particular characteristics of the quality of digital financial services that have the greatest impact on customer experiences. It is imperative for banks to comprehend these elements to create and execute digital services. These services must serve the clients expectations and promote increased consumer loyalty and contentment where keeping customers happy is crucial by offering better digital experiences.

Furthermore, the analysis of the connection between improved customer experiences and financial success in this research has an important ramification for bank strategy management. This research can assist in informing decision-making processes that match customer-centric initiatives with profitability objectives by demonstrating how enhancements to digital banking services can result in improved financial outcomes. The research's findings will be helpful to regulators and lawmakers who want to promote a more resilient and customer-focused financial industry in addition to bank CEOs and managers.

1.2 Research objectives

The main aim of this research is to investigate the role of digital financial services in enhancing customer experience in the banking sector.

The Sub-objectives:

1. To investigate how the adoption and usage of digital financial services influence customer satisfaction and the subsequent loyalty to banking institutions.
2. To explore how different aspects of digital financial service quality.
3. To assess the role of digital financial services in improving the financial performance of banks through enhanced customer experience

1. Research methodology

This research will utilize the qualitative research approach to examine the relationship between digital financial services, customer happiness, loyalty, and bank financial performance through reviewing the previous related studies. The approach is centered on integrating theoretical frameworks and updating researches to obtain understanding of how digitization is changing the financial sector.

2.1 Research Design

The goal of the exploratory and descriptive study design is to comprehend intricate linkages and occurrences in the context of digital banking. The goal of the research is to identify themes, trends, and gaps in the body of current knowledge by examining theories and earlier studies.

2.3 Literature Review as a Research Method

The main method used in this qualitative research is the literature review. The process entails a methodical and exhaustive analysis of academic literature, books, and other pertinent publications about digital financial services, customer experience, contentment, and loyalty, as well as the financial performance of banks

2. Literature review

3.1 Service Quality and Customer Experience

Understanding how technology, such as digital banking, is employed in service innovation to coordinate client needs depends on the interaction between technology and service customers' views of the service (Baba, 2012). Researchers look at how internal and external elements affect consumers' perceptions of service quality and businesses' profitability (Grönroos, 1984). Davis (1989) proposed that customers' behavior when using new technology is influenced by perceived usefulness and simplicity. Regarding the quality of digital banking services and how they relate to client loyalty (Amin, 2016; Jun & Palacios, 2016). While there are some situations in which this kind of research is helpful, a thorough investigation is necessary to learn how consumers perceive the overall financial performance and customer experience of the private banking sector. New models are required because customers' values in contract services—such as politeness, friendliness, and human attention—might not hold true in digital banking. To regulate the digital banking user experience, a new system of measurement for service quality has been created (Amin, 2016; Jun & Palacios, 2016; Amidjaya & Widagdo, 2020).

A consumer's experience with a good or service encompasses their participation with the company on a rational, emotional, sensual, physical, and spiritual level as well as their purchasing behavior and the value they create (Klaus & Maklan, 2013). Because they focused on multiple factors at once, earlier research on the links between different financial performance metrics and customer experience attributes needs more data to support more thorough ideas. Banks should regularly solicit input from customers regarding their digital banking system in order to improve the customer experience (Amidjaya & Widagdo, 2020).

An organization's financial performance can be positively impacted by both customer experience and financial performance, as suggested by the previously mentioned association between customer experience and purchasing behavior. Importantly, researchers should look into the elements of customer experience that affect an organization's ability to make money, according to Klaus and Maklan (2011). As a result, the banking industry will be able to maximize financial performance by improving client happiness, loyalty, and good experiences.

They conducted research on contact services. Thus, more could be required to meet the demands of digital banking (Khan, 2022).

3.2 Customer Experience and Digital Banking: Linking Satisfaction, Loyalty, and Financial Performance

In order to determine whether or not a business is meeting its customers' needs, Berry et al. (2002) state that the first stage in customer dealing is to characterize each cue that a business provides to its customers. The study's findings may provide light on topics including interface design, functionality, usability, and customer satisfaction with digital banking—areas that haven't gotten much attention in the past. It established a link between the customer experience and financial performance. Improved CE can help organizations and customers by increasing customer satisfaction and loyalty to the offers of the company, improving retention, and reducing complaints and fines, to name a few advantages (Mohanty et al., 2023). These advantages can all lead to higher profitability.

Amin (2016) indicated that it has become standard procedure to gauge an organization's effectiveness by tying these categories to customer pleasure, experience, and loyalty as well as behavioral goals like profit and the degree to which customers will recommend products to others. Unfortunately, previous research in digital banking has a key weakness in not focusing primarily on service quality, pleasure, and loyalty, but rather on how this kind of value enhances financial performance (Amin, 2016; Jun & Palacios, 2016).

Studies on client satisfaction and loyalty are mostly concentrated on traditional banking. Keisidou et al. (2013) found no relationship between Greek banks' financial performance and customer happiness or loyalty. Nonetheless, Chi and Gursoy (2009) discovered a connection between customer happiness and the state of the US hotel industry's economy. Once more, outside of the context of digital banking, Liang et al. (2009) discovered that at Taiwanese banks, product qualities affected customer experience, trust/commitment, customer loyalty, and FP. Given the inconsistent evidence about the relationships between these factors and financial performance in these diverse contexts, our study provides much-needed validation of these effects in digital banking (Khan, 2022).

Awareness campaigns have been launched all around the world, particularly in Western nations, to investigate and study the different aspects of digitalization. Servon and Kaestner (2008) stated that the Latvian population needed to comprehend digitization and related innovative items better. A different poll conducted in the UK revealed that there was a need to increase consumer awareness of alternative financing options. Asia's research, however, indicated that a greater emphasis on technical awareness is required. One study looked at the rates of technological adoption in a number of Asian countries, although Malaysia was not included in the results. In order to promote competition, the finance industry implements a number of activities. The relationship between these transformation mechanisms and digitalization was examined by Zavolokina et al. (2016). Perceived usefulness and ease of use were identified by Leong (2018) as the primary drivers of innovation.

3.3 Measuring Customer Experience and Financial Performance

Numerous theories, such as the SPC (Heskett et al., 2008), SERVQUAL (Parasuraman et al., 1988), Net Promoter Score (NPS) (Reichheld, 2003), and the BSC (Kaplan & Norton, 1996), have been proposed as methods for assessing financial performance and customer satisfaction. Doeleman et al., (2014) mention the European Foundation for Quality Management as an additional option. By measuring customer happiness, loyalty, and staff qualities, these metrics make sure that the organization can determine whether or not they increase profit. The links between service quality, customer satisfaction and loyalty, staff satisfaction (productivity and retention), and organizational performance (revenue growth and profitability) are established by the SPC model. While SERVQUAL measures service qualities using tangibles, assurance, responsiveness, and empathy without establishing their direct relationship to profitability, it has the drawback of not measuring a company's customer happiness and loyalty.

The Servicescape model (Kearney et al., 2013) is an additional framework that acknowledges the roles of personnel and their influence on customer loyalty. It differs from digital banking in that it takes into account the physical environment of service. It is crucial to look into the relationship between employee and customer behavior, as suggested by Homburg and Stock's (2004) study, which also used Servicescape. Increasing staff happiness can have an impact on customer satisfaction. According to Yee et al. (2010), these metrics are a useful tool for raising organizational effectiveness, which raises revenue. Their service-related research validates the idea that customer and employee loyalty are the primary drivers of organizational performance and should be investigated since they can increase a company's profitability.

3.4 User Perception of Digital Banking Services

Customers, staff members, and banks may all have different opinions about digital banking. Customers must use the innovation for it to be valuable to both sides, hence the best way to understand how technology is used in enterprises to meet client needs through service innovation is through how users perceive the service (Baba, 2012). (Arts et al., 2011). The elements influencing customers' perceptions of technological innovation, which result in the TAM, are highlighted in Davis' (1989) study. According to this theory, perceived utility and simplicity of use affect users' behavioral intentions, which in turn influence how much they actually use technology (Davis, 1989; Davis et al., 1989). Numerous experts in digital banking have confirmed this extensively used model (Tam & Oliveira, 2017; Hoehle et al., 2012).

According to the paradigm, perceived usefulness is directly impacted by perceived simplicity of use. Although TAM can predict users' perceptions of technology, Turner et al., (2010) caution against utilizing technology outside of its intended context. Compatibility, perceived usefulness, and risk are found to be key indications in Koenig-Lewis et al.'s (2010) study on m-banking uptake, indicating the shortcomings of current models and the need for additional research.

Recent research on digital banking has focused on the previously mentioned end-user acceptance criteria by utilizing TAM or a combination of different theoretical frameworks (Alalwan et al., 2016; Bapat, 2017). Social impact, system quality, self-efficacy, facilitating conditions, bank familiarity, situational normality, structural assurances, calculative-based trust, trust, perceived ease of use, and utility are factors that influence m-banking, according to Gu et al.'s (2009) study. Zhou (2012) discovers that although m-banking makes services easily accessible to customers, usage is impacted by security and trust. The author also discovers that trust is influenced by a number of characteristics, including reputation, self-efficacy, information quality, service quality, system quality, structural assurance, and trust. These factors then affect how customers behave when using m-banking. One drawback is that prior study has been dispersed and hasn't looked into how these elements impact the experience of digital banking.

According to Turner et al. (2010), McKechnie et al., (2006), and Gu et al. (2009), the way that technology consumption has been operationalized may be a danger to TAM. Given how digital banking has altered financial operations, this is significant for banks. As previously said, digital banking and innovation are related (Baba, 2012), and consumers' intentions to use it are influenced by its functional and service attributes (Amin, 2016; Jun & Palacios, 2016); these are important topics of research. Patsiotis et al. (2012), however, contend that banks may benefit from knowing how innovation affects various groups of adopters and non-adopters. According to Alalwan et al. (2016), perceived usefulness, trust, and self-efficacy are factors that predict using telebanking; however, as elements influencing the experience of digital banking are changing, it is necessary to extend current models, which is why this research is being conducted. Because of the way that different users, services, and channel types have experienced digital banking, current models are not entirely able to address issues related to financial services. Their comprehension of digital banking and customer experience is proving to be lacking.

The Innovation Diffusion Theory (IDT) is another extensively studied model for comprehending the use of innovation (Rogers, 2003). A new product's innovators are referred to by Rogers as "Innovators," who are followed by "Early Adopters," "Early Majority," "Late Majority," and lastly "Laggards." Relative advantage, compatibility, complexity, trialability, and observability all have an impact on the acceptance of innovations. In order to investigate the impact of innovation attributes and knowledge-based trust on the behavior of m-banking users, Lin (2011) integrates IDT. Perceived competence, perceived compatibility and simplicity of use, perceived advantage, and perceived integrity are found to have substantial effects on m-banking acceptability; perceived benevolence has negligible effects. Lin's (2011) findings further demonstrate the significance of behavioral intention in m-banking adoption, which is predicted by both knowledge-based trust and innovative features. This has significance for enhancing the digital banking experience through innovation even though it does not demonstrate the consumer experience

4. Research conclusion

The purpose of this research was to look into how the banking industry's customer experience is affected by digital financial services. The research examined how the adoption and usage of digital services affect customer satisfaction and loyalty, identified crucial components of digital service quality, and evaluated the contribution of these services to banks' financial performance by using a qualitative approach and reviewing the body of existing literature. The results show that the convenience, customization, and accessibility of digital financial services considerably increase client happiness and loyalty. These elements are essential in creating satisfied customers and establishing enduring loyalty.

The research also emphasized the importance of system dependability, user-friendliness, and efficient customer service as critical components of digital service quality that impact customer experience. Higher client satisfaction and loyalty are more likely to be attained by banks that give priority to these factors. Furthermore, the research revealed a robust correlation between greater customer experience and improved financial success for banks. Customer loyalty and satisfaction lead to higher profitability, lower complaint rates, and higher retention rates, proving that the financial returns on investments made in digital banking services can be significant.

The research concluded by highlighting how crucial it is to optimize digital financial services in order to improve client experiences and promote financial success. Banks should prioritize raising the caliber of their services, keeping an eye on client comments, and using data analytics to adjust to changing client demands. Further investigations into the implications of developing technologies, comparative studies across different countries, and longitudinal effects are necessary to have a fuller understanding of how digital financial services can continue to influence the banking sector.

4.1 Recommendation

1. The usability, dependability, and personalization of banks' digital financial services should be their main priorities. The client experience can be greatly improved by making investments in user-friendly interfaces, strong security measures, and attentive customer service.
2. Obtain and evaluate consumer input on a regular basis to pinpoint areas where digital services need to be improved. In the quickly changing digital market, banks can maintain their competitiveness by responding to the demands and preferences of their customers.
3. Inform customers about the advantages of digital banking solutions. Customers' understanding and use of digital services can be improved with the use of educational programs, which can increase customer happiness and engagement

4.2 Future Studies

1. Monitoring the long-term impacts of digital financial services on client satisfaction, loyalty, and financial performance, longitudinal studies should be conducted. Deeper understanding of the sustainability of the reported impacts may result from this.
2. Examining comparative studies conducted in various banking industries and geographical areas to learn how contextual factors affect the efficacy of digital financial services.
3. Examining the effects of cutting-edge technology on digital financial services and consumer experience, including blockchain, artificial intelligence, and advanced analytics.

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