Digital Banking Service Quality and Customer Satisfaction: A Systematic Review

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Abstract

Purpose – Examining the digital banking landscape from 2014 to 2023, this study presents a thorough and systematic evaluation of 67 peer-reviewed studies to determine what aspects influence client satisfaction levels. It also attempted to explore theoretical developments pertaining to the subject under study.

Design/Methodology/Approach – This review adopted a multidisciplinary perspective and selected 67 peer-reviewed and published articles from nine bibliographic databases based on the developed selection criteria.

Findings – The study found Responsiveness, Reliability, Ease of use, Security & Privacy, Efficiency, Fulfillment, Website Design, Trust, Tangibility, Empathy, Website Availability, Website Attributes and Personalization as the widely tested and validated antecedents of customer satisfaction vis-a-vis digital banking. It found the SERVQUAL and E-SERVQUAL models to be the most extensively used frameworks in their original, modified and extended forms. It also highlights Asia leading with the highest number of publications on the theme under study followed by African, European and South American countries.

Practical Implications – Practitioners, policymakers, regulators and bank managements can draw useful insights and pragmatic inferences from the study.

Originality/Value – The study has outlined the significant factors that drive the satisfaction level of individuals vis-a-vis services offered by banks in the digitalized segment. It will assist banks to improve their digital services bouquet and make it more acceptable and satisfying.

Keywords – Digital banking, customer satisfaction, online banking, internet banking

Introduction

Globally, the banking industry has witnessed substantial transformation, driven largely by mushrooming of digital technologies (Ganguli & Roy,

2011) and adoption of such advanced technologies by banking organizations to modernize procedures, improve service delivery, build stronger customer relationships, increase efficiency, foster organizational growth, gain competitiveness, and keep pace with evolving internal and external dynamics rapidly (Ghandour, 2021). The integration of technology with the internet has not only affected the lifestyle and consumption habits of people but also banker-customer relationship (Amin et. al., 2025). This is because modern digital customers have higher expectations than ever before, and they expect banks to provide them with tech-savvy digital solutions (Sreejesh et. al., 2016) as electronically mediated banking services enable customers to perform several banking transactions ranging from paying bills to applying for loans, checking account details, investing, generating account statements and checking account balances without having to set foot in a bank branch (Addai et. al., 2015). Digital banking is gaining wide popularity and emerging as a preferred delivery channel among customers due to its 24x7 availability (Rahi et. al., 2021). Customers are even prepared to pay for such digitized services if assured about their convenience and swift processing (Keskar & Pandey, 2018a).

However, extensive automation and subsequent reduction of interpersonal encounters with customers has altered customers' behavior, scope of digital banking (Amin & Agrawal, 2025) and the mode of delivery of products and services by organizations (Nimako et. al., 2013). Consequently, customer satisfaction has been affected due to potential digital divide (Ghandour, 2021). Predicting customer retention, loyalty and attitude, several research on internet banking have utilized customer satisfaction as an antecedent (Deraz & Iddris, 2019). Further, technological advancement has led to the emergence of new features and challenges for banks vis-a-vis digital banking services including those related to trust, security, privacy, convenience, acceptance and adoption (Jahan & Khan 2018; Vivi & Novita, 2017). Given these challenges, banks need to keep track of client satisfaction to sustain cut-throat competition by improving their digital services bouquet and digital service platforms according to needs and expectations of customers. As customer satisfaction is positively associated with various other aspects like customer retention, customer loyalty, customer attitude, etc., (Deraz & Iddris, 2019), banks must pay close attention to customer satisfaction and investigate the relational antecedents that influence it in the digital banking environment. Through an in-depth literature review, this study intends to explore various antecedents and consequents predicting satisfaction level of clients within the framework of digital banking. Further, the study will explore the theoretical developments pertaining to the subject.

Review of Literature

John & Wilfred (2024) reviewed 15 articles to explore how digital banking influences the operational and financial performance of Kenyan banks. Mohanty et. al., (2023) carried out a systematic review of 127 published papers and found Service Quality, Behavioral Intention, Perceived Usefulness, Perceived Risk, Perceived Expectancy and Effort Expectancy to be significant towards various parameters of digital banking. Yadav et. al., (2023) explored and highlighted the potential benefits and perils of digital banking in India. Saha (2023) reviewed various studies on banking digitalization, identifying key factors like smartphone usage, affordable high-speed internet, and convenience as major drivers of digital payment adoption in India. Sindhi (2023) highlighted various challenges faced by banks in digitization of their business which include security and privacy concerns of customers, lack of knowledge among customers, internal barriers, implementation barriers and competition from non-financial institutions including payment banks. Chauhan et. al., (2022) carried out a structured review of 88 published papers to explore factors shaping digital banking customer experience and suggests future research on personalization, inclusivity, and emotional engagement. It also proposed a model to guide future research and improve bank performance. Wadesango & Magaya (2021) reviewed various studies and found return on assets (ROA) to be positively associated with online banking transactions and deposits from customers but negatively correlated with internet fees and commissions and digital banking expenditure. Patel & Patel (2021) reviewed several studies on internet banking and pointed out that people in India lack technical knowledge and exposure to use and avail the benefits of internet banking. Aziz et. al., (2021) reviewed 126 articles published from 2014 to 2020 and found most of the research pertaining to the economic and social developmental aspects favorably influenced by digital banking and financial inclusion. After assessing 28 published research articles, Khan (2019) found TAM as the most extensively used model followed by self-developed and customized models, UTAUT Model, TRA Model and TPB Model. Deraz & Iddris (2019) compiled data from 44 published studies and found SERVEQUAL and E-SERVEQUAL as most frequently useddtheoretical frameworks. Keskar & Pandey (2018b) reviewed the research methodologies used in the context of internet banking from 2002 to 2017. In their comprehensive review of 51 research articles published between 2002 and 2016, Keskar & Pandey (2018a) invited attention towards the lack of in-depth investigation into topics like trust, cyber-security, web-design, satisfaction loyalty and retention. Hanafizadeh et. al., (2014) conducted a comprehensive analysis of 165 research articles published between 1999 and 2012 pertaining to internet banking adoption. Goudarzi et. al., (2013) delved into the nexus of trust and its factors with the internet banking adoption from customers' perspective. Jayaram & Prasad (2013) reviewed e-banking systems in India, outlining their benefits and limitations, and identified research gaps related to adoption, performance impact, and associated banking risks.

The above review of literature presents several studies which focused on various facets of e-banking including service quality, satisfaction, adoption, trust, opportunities, challenges, its association with performance as well as risk of the banks and the research techniques used to evaluate its impact and association with various variables. There is no integrated review of studies that have been published on customer satisfaction vis-a-vis digital banking. The present study endeavors to provide an integrated and structured review of scholarly articles published from 2014 to 2023 with a view to identify predictors of customer satisfaction vis-a-vis digital banking services. Further, the study will explore the theoretical developments pertaining to the subject.

Methodology

This study selected peer-reviewed articles from the journals indexed in any of the nine bibliographic databases, "Emerald, Scopus, Sage journals online, Taylor & Francis Online, ACM Digital Library, IEEE Xplore, Web of Science, Wiley Online Library and Science Direct", from 2014 to 2023 to explore the antecedents of client satisfaction vis-a-vis digital banking landscape from a multidisciplinary perspective. To find relevant articles for the review, the study ensured the presence of a combination of keywords including Digital Banking, E-Banking, Internet Banking (IB), Electronic banking or Online Banking along with the term Customer Satisfaction, Consumer Satisfaction or User Satisfaction in title and abstract of the shortlisted research articles. Dissertations, book chapters, case studies and conference papers were excluded.

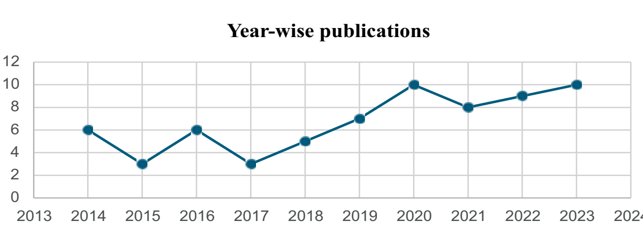
The primary search generated 216 articles. All these papers were thoroughly examined and after a criterion-based examination, the number of articles was limited to only those focusing on investigating customer satisfaction with respect to digital banking services and articles related to other aspects of digital banking like service quality, adoption, usage, trust, risk, retention, loyalty, etc. were excluded from this study. This reduced the number of articles to 67 to be reviewed.

Analysis and Findings

Year wise publications

This study analyzed a total of 67 relevant research publications related to the theme under review. The publications spanned over a period of 10 years i.e. from 2014 to 2023. Figure—1 reflects the year wise publication and highlights the trend in publication over the study period. It reveals a gradual increase in publications, on the theme under study, from 2017 onwards and recorded highest number of publications for the year 2020 and 2023.

Figure—1 (Year wise number of publications)



Classification of Reviewed Articles by Journal Domain

The 67 reviewed publications have been published in 51 journals (Table – 1). 8 articles (12%) were published in journals specialized in banking, finance, internet banking and financial markets, 32 articles (48%) in journals specialized in business, management, marketing, entrepreneurship, innovation and economics and the remaining 27 articles (40%) have been published by journals related to humanities, science, technology and other multidisciplinary fields.

Table—1 (Journal wise yearly publications)

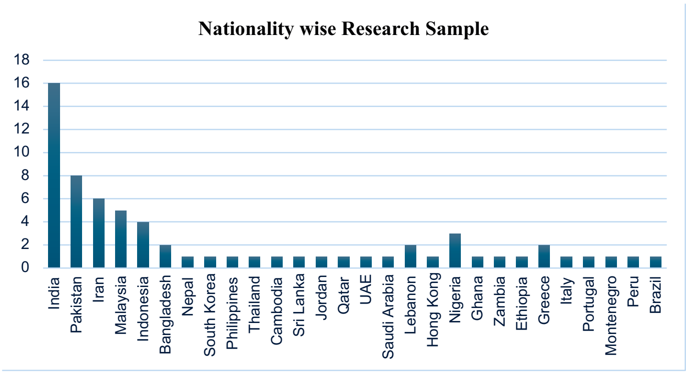
Journal	Year (No. of publications)	Total
"Annals of Management Science"	2016 (1)	1
"Applied Ergonomics"	2019 (1)	1
"Asia Pacific Journal of Multidisciplinary Research"	2014 (1)	1
"Asia-Pacific Journal of Management Research and Innovation"	2019 (1)	1
"Banks and Bank Systems"	2022 (2), 2023 (1)	3
"Cogent Business & Management"	2022 (1)	1
"Decision"	2014 (1)	1
"Elementary Education Online"	2022 (1)	1
"Engineering Economics"	2021 (1)	1
"Expert Journal of Marketing"	2017 (1)	1
"Global Business Review"	2022 (1)	1
"Heliyon"	2023 (1)	1
"Indian Journal of Public Health Research & Development"	2019 (1)	1
"Innovative Marketing"	2022 (1)	1
"International Journal of Advanced Computer Science and Applications"	2022 (1)	1
"International Journal of Bank Marketing"	2015 (1), 2016 (2), 2017 (1), 2020 (1), 2021 (1)	6
"International Journal of Business Excellence"	2021 (1)	1
"International Journal of Business Information Systems"	2018 (1), 2019 (1), 2020 (1), 2021 (1)	4
"International Journal of Business Innovation and Research"	2022 (1)	1
"International Journal of Financial Research"	2019 (1)	1
"International Journal of Productivity and Quality Management"	2023 (1)	1
"International Journal of Public Sector Performance Management"	2023 (1)	1
"International Journal of Quality & Reliability Management"	2023 (1)	1
"International Journal of Scientific Management & Development"	2014 (1)	1
"International Journal of Services and Operations Management"	2019 (1), 2020 (1)	2
"International Journal of Services, Economics and Management"	2020 (1)	1
"Jindal Journal of Business Research"	2018 (1)	1
"Journal of Internet Banking & Commerce"	2014 (1)	1
"Journal of Central Banking Theory and Practice"	2017 (1)	1
"Journal of Computational and Theoretical Nanoscience"	2019 (1)	1
"Journal of Critical Reviews"	2020 (1)	1
"Journal of Financial Services Marketing"	2018 (1), 2023 (1)	2
"Journal of General Management"	2021 (1)	1
"Journal of Innovation and Entrepreneurship"	2023 (1), 2021 (1)	2
"Journal of Marketing Development and Competitiveness"	2014 (1)	1

Name of the Journal	Year (No. of publications)	Total
"Journal of Organizational and End User Computing"	2018 (1)	1
"Journal of Science and Technology"	2023 (1)	1
"Journal of Science and Technology Policy Management"	2023 (1)	1
"Journal of Statistics and Management Systems"	2022 (1)	1
"Oeconomia Copernicana"	2020 (1)	1
"Online Information Review"	2014 (1)	1
"Procedia Economics and Finance"	2016 (2)	2
"Qualitative Research in Financial Markets"	2015 (1)	1
"Risks"	2021 (1)	1
"SAGE Open"	2018 (1), 2020 (1), 2023 (1)	3
"Sustainability"	2020 (1)	1
"The Asian Journal of Technology Management"	2016 (1)	1
"The TQM Journal"	2020 (1)	1
"Vilakshan - XIMB Journal of Management"	2020 (1)	1
"Vision"	2015 (1)	1
"Webology"	2021 (1)	1

Nationality of the Research Sample

Examining the research sample by nationality enables one to determine which region and country is most prominent in the overall research. The assessed articles have been compiled by taking samples for research from 28 different nations (Figure—2). Findings reflect Asian samples being the most investigated among all (54 articles, 80.59% of the reviewed publications). Within Asian continent, India leads with 16 articles. Pakistan (8 articles), Iran (6 articles), Malaysia (5 articles), Indonesia (4 articles), Bangladesh (2 articles), Nepal, South Korea, Philippines, Thailand, Cambodia, Sri Lanka, Jordan, Qatar, UAE, Saudi Arabia, Lebanon and Hongkong (each with one article) follow. It is followed by African countries like Nigeria (3 articles), Ghana, Zambia and Ethiopia (each with one article). European countries Greece (2 articles), Italy, Portugal and Montenegro (each with one article). South American countries Peru and Brazil (each with one article).

Figure—2 (Nationality of the Research Sample)



Antecedents of customer satisfaction

A systematic and thorough review among the shortlisted studies yields 16 antecedents (Table—2) tested repeatedly by researchers using different names and found to significantly impact customer satisfaction vis-a-vis digital banking ecosystem. Responsiveness, Security & Privacy, Reliability and Ease of Use, each supported by multiple studies (Ighomereho et. al., 2023; Lee & Lee, 2020; Khatoon et. al., 2020; Nazeri et. al., 2019; Hammoud et. al., 2018), figure among the most frequently cited and validated dimensions. Efficiency also emerges as a critical factor (Alarifi & Husain, 2023; Tahtamouni, 2022; Raza et. al., 2020). Website Design, Fulfillment, Trust, Empathy, Tangibility and Personalization also contribute towards the satisfaction experienced by customers in digital banking environment. Although less frequently mentioned, factors like service charges, perceived usefulness and accuracy continue to shape customer experience. However contradictory findings were noted, particularly regarding responsiveness (Egala et. al., 2021; Vetrivel et. al., 2020), ease of use and system availability (Ayinaddis et. al., 2023) and security and convenience (Vetrivel et. al., 2020), which had no significant effect on customer satisfaction vis-a-vis digital banking landscape. Furthermore, client satisfaction was found to moderate the affiliation of online banking service quality with customer loyalty (Gautam & Sah, 2023; Mwiya et al., 2022; Raza et al., 2020; Haq & Awan, 2020; Sleimi et al., 2020), customer retention (Khan & Alhumoudi, 2022; Egala et al., 2021; Liao et al., 2021) and customer purchasing intentions (Khatoon et al., 2020). These findings highlight the complex and multidimensional nature of client satisfaction vis-a-vis digital banking ecosystem and require banks to address both established and debatable dimensions to enhance customer experience and loyalty.

Table-2 (Key Digital Banking Service Quality Parameters: Description and Literature Support)

Antecedents / Determinants	Description	Publications
Content / Features / website attributes	It refers to the properties, appearance and design qualities of a website based on visual appeal, layout and offering easy-to-use guidelines to customers to access good digital banking services (Nazeri et. al., 2019).	Mwiya et. al., (2022); Salih & Khan (2021); Nazeri et. al., (2019); Pauluzzo & Geretto (2018); Assegaff (2016); Ling et. al., (2016); Mojares (2014)
Availability of system / website availability / availability / system / availability of online system / system availability	It alludes to proper technical operation of the service providing mechanism (Parasuraman et. al., 2005).	Ayinaddis et. al., (2023); Farzana et. al., (2022); Ighomereho et. al., (2022); Jain et. al., (2022); Ahmed et. al., (2021); Ahmed et. al., (2020); Nazeri et. al., (2019)
Format / site organization / Website design / Layout / Structure / functionality and beauty of the site / perceived website quality / website aesthetic	This measure describes the layout, organization, structure and architecture of a website (Gera, 2011).	Islam et. al., (2023); Gautam & Sah (2023); Balbin et. al., (2022); Farzana et. al., (2022); Salih & Khan (2021); Haq & Awan (2020); Raza et. al., 2020; Rahi et. al., (2020); Nazeri et. al., (2019); Agrawal et. al., (2019); Pauluzzo & Geretto (2018); Amin (2016); Asad et. al., (2016); Ling et. al., (2016)
Ease of use / User-friendliness / Navigation / Search / Convenience / easiness to use / perceived ease of use / easiness / accessibility / place friendly	It refers to the degree of easiness, convenience and user-friendliness experienced by a user while using a digital services platform (Parasuraman et. al., 2005).	Islam et. al., (2023); Gautam & Sah (2023); Ayinaddis et. al., (2023); Tahtamouni (202 3); Ighomereho et. al., (2022); Balbin et. al., (2022); Jain et. al., (2022); Egala et. al., (2021); Salih & Khan (2021); Lee & Lee (2020); Raza et. al., (2020); Vetrivel et al, (2020); Sleimi et. al., (2020); Nazeri et. al., (2019); Agrawal et. al., (2019); Dianat et. al., (2019); Pauluzzo & Geretto (2018); Asad et. al., (2016); Ling et. al., (2016); George & Kumar (2015); Sikdar & Makkad (2015); Mojares, (2014)
Timeliness / efficiency / time / self-efficacy / Time saving / Efficiency of web / speed	It refers to the speed and promptness of a digital platform in responding to the service requests of customers (Ariff et. al., 2013).	Gupta (2023); Kashyap et. al., 2023; Gautam & Sah (2023); Ayinaddis et. al., (2023); Tahtamouni (202 3); Balbin et. al., (2022); Mwiya et. al., (2022); Jain et. al., (2022); Egala et. al., (2021); Ahmed et. al., (2021); Salih & Khan (2021); Khatoon et. al., (2020); Raza et. al., (2020); Vetrivel et al, (2020); Ahmed et. al., (2020); Sleimi et. al., (2020); Agrawal et. al., (2019); Pauluzzo & Geretto (2018); Amin (2016); Asad et. al., (2016); Sikdar & Makkad (2015); George & Kumar (2014); Mojares (2014)

Antecedents / Determinants	Description	Publications
Personal needs / personalization	It means tailoring banking services and products to each customer's unique needs and preferences (Mir et. al., 2023).	Balbin et. al., (2022); Ahmed et. al., (2021); Raza et. al., (2020); Dianat et. al., (2019); Agrawal et. al., (2019)
Reliability	Capability to deliver assured service precisely without failure (Parasuraman et. al., 2005).	Kashyap et. al., 2023; Ayinaddis et. al., (2023); Angelis et. al., (2023); Begum et. al., (2023); Harb et. al., (2022); Ighomereho et. al., (2022); Balbin et. al., (2022); Mwiya et. al., (2022); Farzana et. al., (2022); Egala et. al., (2021); Omofowa et. al., (2021); Kaur et. al., (2021); Salih & Khan (2021); Khatoon et. al., (2020); Haq & Awan (2020); Lee & Lee (2020); Raza et. al., (2020); Nazeri et. al., (2019); Agrawal et. al., (2019); Asad et. al., (2016); Kampakaki & Papathanasiou (2016); Raza et. al., (2015); Heidari et. al., (2014); Roche (2014); George & Kumar (2014)
Fulfillment / Requirement fulfilment	The degree to which service availability and delivery commitments are met (Parasuraman et. al., 2005).	Ighomereho et. al., (2022); Mwiya et. al., (2022); Ahmed et. al., (2021); Salih & Khan (2021); Ahmed et. al., (2020); Sleimi et. al., (2020); Agrawal et. al., (2019); Asad et. al., (2016); George & Kumar (2014)
Security and privacy / confidentiality / information security / transactional security / security / privacy / perceived security risk / security & trust	It gauges the robustness of a bank's online service platform in protecting clients' information and assures confidentiality of transaction data (Parasuraman et. al., 2005).	Gupta (2023); Kashyap et. al., 2023; Gautam & Sah (2023); Islam et. al., (2023); Ayinaddis et. al., (2023); Tahtamouni (2023); Ighomereho et. al., (2022); Mwiya et. al., (2022); Farzana et. al., (2022); Egala et. al., (2021); Ahmed et. al., (2021); Salih & Khan (2021); Khatoon et. al., (2020); Haq & Awan (2020); Lee & Lee (2020); Vetrivel et al, (2020); Ahmed et. al., (2020); Sleimi et. al., (2020); Nazeri et. al., (2019); Agrawal et. al., (2019); Asad et al, (2016); Ling et. al., (2016); George & Kumar (2014); Mojares (2014); Roche (2014)
Responsiveness / issue and problem handling / e-customer service / Responsiveness and Communication / Customer service and support / quick responses / contact / perceived responsiveness	It refers to the effective handling of problems and the availability of online assistance via phone or other means (Parasuraman et. al., 2005).	Gupta (2023); Kashyap et. al., 2023; Gautam & Sah (2023); Islam et. al., (2023); Ayinaddis et. al., (2023); Angelis et. al., (2023); Begum et. al., (2023); Harb et. al., (2022); Ighomereho et. al., (2022); Balbin et. al., (2022); Mwiya et. al., (2022); Farzana et. al., (2022); Jain et. al., (2022); Egala et. al., (2021); Kaur et. al., (2021); Salih & Khan (2021); Khatoon et. al., (2020); Haq & Awan (2020); Lee & Lee (2020); Rahi et. al., (2020); Vetrivel et al, (2020); Raza et. al., (2020); Nazeri et. al., (2019); Agrawal et. al., (2019); Asad et. al., (2016); Raza et. al., (2015); Heidari et. al., (2014); George & Kumar (2014); Kampakaki & Papathanasiou (2014); Roche (2014); Louriero et. al., (2014); Unyathanakorn & Rompho (2014)
Service charge / cost / cost & fees / cost effective	Refer to the cost or fee incurred by customers for availing banking services, including digital banking services (Broby, 2021).	Ayinaddis et. al., (2023); Jain et. al., (2022); Egala et. al., (2021)
Assurance / Trust	It alludes to confidence felt by the customers while using banks' digital services (Boonlertvanich, 2019).	Angelis et. al., (2023); Begum et. al., (2023); Farzana et. al., (2022); Jain et. al., (2022); Harb et. al., (2022); Kaur et. al., (2021); Vetrivel et al, (2020) ; Agrawal et. al., (2019); Raza et. al., (2015); Sikdar & Makkad, (2015); Heidari et. al., (2014); Kampakaki & Papathanasiou (2014); Roche (2014)
Perceived Performance / Usefulness	User's expectations about how a system will ameliorate his performance and enhance his experience (Davis, 1989).	Lee & Lee (2020); Nazeri et. al., (2019); Dianat et. al., (2019); Loureiro et. al., (2014)

Antecedents / Determinants	Description	Publications
Tangibility	Presence of physical facilities, equipments, human resources and communication equipments (Parasuraman et. al., 1988).	Angelis et. al., (2023); Begum et. al., (2023); Harb et. al., (2022); Omofowa et. al., (2021); Kaur et. al., (2021); Heidari et. al., (2014); Kampakaki & Papathanasiou (2014)
Empathy	Refers to providing individual care and attention to the customers (Santouridis et. al., 2009).	Angelis et. al., (2023); Begum et. al., (2023); Harb et. al., (2022); Farzana et. al., (2022); Kaur et. al., (2021); Lee & Lee (2020); Raza et. al., (2015); Heidari et. al., (2014); Kampakaki & Papathanasiou (2014); Roche (2014)
Accuracy	Level of precision of the data and online services offered by the bank (Chen et. al., 2012).	Pauluzzo & Geretto (2018); Mojares (2014)

Theoretical frameworks

This study found quantitative approach adopted by all the reviewed studies to evaluate client satisfaction vis-a-vis digital banking segment. In terms of theoretical framework, the study found SERVQUAL and E-SERVQUAL models to be the most widely used in their original, modified and extended forms, followed by E-S-Qual Model, TAM, BSQ Model, TRA Model, DTPB Model, EUCS Model and CMR Theory.

Conclusion and Suggestions

The study found responsiveness, reliability, ease of use, security & privacy, efficiency, fulfillment, website design, trust, tangibility, empathy, website availability, website attributes and personalization among the most widely tested and validated antecedents of client satisfaction. Next on the list are service charges, perceived usefulness and accuracy; all of which continue to shape consumer experiences. In addition, the association of online quality of banking services with customer loyalty, customer retention and customer purchasing intentions was seen to be moderated by client satisfaction.

In terms of theoretical framework, the study found SERVQUAL and E-SERVQUAL models to be the most widely used in their original, modified and extended forms.

The study found Asian countries (India, Pakistan, Iran, Malaysia, Indonesia, Bangladesh, Nepal, South Korea, Philippines, Thailand, Cambodia, Sri Lanka, Jordan, Qatar, UAE, Saudi Arabia, Lebanon and Hongkong) with highest number of publications (54 articles), followed by African countries (Nigeria, Ghana, Zambia and Ethiopia) with 6 articles, European countries (Greece, Italy, Portugal and Montenegro) with 5 articles and South American countries (Peru and Brazil) with 2 articles. It noticed a lack of research on the subject under study in various nations.

The multifaceted approach to understanding client satisfaction vis-a-vis digital banking highlights the complexity of customer experience and the necessity for banks to address a wide array of dimensions to enhance overall service quality. Banks should prioritize the identified aspects to improve contentment and foster loyalty among customers. High level of customer satisfaction among internet banking users can be achieved when the website is well-designed, services are customizable, secure, reliable and tasks are completed quickly and accurately (Alarifi & Husain, 2023; Keskar & Pandey, 2018a). Banks should execute strategies to bolster the areas that have been identified important for customer satisfaction to enhance profitability and sustainability (Agrawal et. al., 2019) while fulfilling customers' evolving requirements and expectations.

Scope for Future Research

- Looking at it via research perspective, this assessment period seems quite selective. Studies published before 2014 have not been considered.
- The study is limited to peer-reviewed articles published in the journals indexed in selected bibliographic databases.
- Our review focused particularly on the studies investigating drivers of customer satisfaction in the digital bank segment. Issues such as customer loyalty, cybersecurity, IT governance, customer retention, green e-banking, cloud computing and customer tendency to switch have not been evaluated.

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