Evaluating The Impact of Digital Banking on Customer Satisfaction: A Case of Access Bank Zambia

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ABSTRACT

This study aimed to evaluate the impact of digital banking on customer satisfaction at Access Bank in Zambia, focusing on the key factors influencing satisfaction with digital banking services. The research utilized a quantitative approach, using structured surveys to collect data from a sample of 384 respondents selected from a population of 290,000 Access Bank customers. The study examined three independent variables: internet literacy, digital banking products and services, and demographic profile, and their impact on the dependent variable, customer satisfaction. The data was analyzed using descriptive statistics, correlation analysis, and regression analysis. Key findings revealed that digital banking products and services had a significant positive impact on customer satisfaction, with a very strong correlation ($r = 0.996$) between digital banking services and customer satisfaction. Internet literacy also showed a strong positive correlation with customer satisfaction ($r = 0.939$), but regression analysis indicated that it did not significantly predict satisfaction when other factors were considered. The demographic profile of customers was correlated with both internet literacy and digital banking services, but its impact on customer satisfaction was not statistically significant in the regression model. The study concluded that enhancing the availability and quality of digital banking services would be the most effective way to improve customer satisfaction, while internet literacy and demographic factors had a limited role. The study recommended that Access Bank focus on expanding and improving its digital banking services to ensure greater customer satisfaction and engagement. Additionally, the bank could consider providing more resources to improve internet literacy, particularly among customers with lower digital literacy levels. Further research was recommended to explore the impact of emerging technologies on customer satisfaction and to assess the effectiveness of digital banking services in other banks and regions. The study's limitations included its focus on a single bank and the use of a cross-sectional design, which may not capture changes in customer satisfaction over time.

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Introduction

Digital banking has significantly reshaped the global financial landscape, particularly in emerging economies such as Zambia, where mobile and internet banking have become vital tools for promoting financial inclusion and enhancing customer satisfaction (Nyirenda, 2019). Digital banking refers to the use of online and mobile platforms to access various financial services, eliminating the need for physical visits to bank branches. This shift has transformed the way consumers interact with financial institutions, allowing for more convenient, efficient, and accessible banking services (Furst, 2020). In Zambia, where traditional banking infrastructure may be limited in rural areas, digital banking has emerged as a key driver of financial inclusion, enabling broader access to banking services and improving the financial well-being of previously underserved populations (Nyirenda, 2019).

The convenience and efficiency of digital banking technologies, such as mobile banking applications, online platforms, and electronic payment systems, have revolutionized how consumers manage their finances. Customers can now perform banking transactions at any time and from any location, significantly reducing the time and effort required for traditional banking processes. This increased accessibility is particularly important in developing countries like Zambia, where access to physical banking branches is often limited, and mobile phones have become essential tools for financial transactions (Hossain, 2019). As Zambia's banking sector adopts these technologies, financial institutions like Access Bank are positioning themselves to offer more streamlined services that meet customer demands for convenience and accessibility (Nkhoma, 2020).

However, while digital banking offers numerous benefits, it is crucial to assess how these services affect customer satisfaction, especially in developing countries where digital adoption is still growing (Hirschfelder, 2017). Factors such as ease of use, security, reliability, and customer support play a significant role in determining overall satisfaction with digital banking services. While digital banking has the potential to enhance customer experiences by offering faster and more affordable services, challenges related to data security, system outages, and varying levels of digital literacy across consumer segments may impact customer perceptions and satisfaction (Mwenda, 2018). In Zambia, despite the growing popularity of digital banking, concerns about cybersecurity and the quality of customer support persist, which may hinder customer satisfaction levels.

Access Bank Zambia has actively been embracing digital banking technologies to enhance its service offerings and stay competitive in an increasingly technology-driven industry (Hossain, 2019). Through the introduction of mobile banking applications and electronic payment systems, the bank aims to provide its customers with convenient and efficient ways to conduct transactions. However, it remains essential to assess whether these digital services meet customer expectations and improve satisfaction. This research aims to explore how digital banking impacts customer satisfaction at Access Bank, identifying key drivers of satisfaction and areas where improvements are needed to enhance service delivery. By understanding these factors, the bank can refine its digital offerings to better serve its customers and remain competitive in Zambia's rapidly evolving banking sector.

This chapter provides an overview of the study's background, research problem, rationale, goals, objectives, and questions. It also covers the research hypothesis, scope, contributions, design, and methods.

Literature Review

This chapter presents the literature review, which explores existing research and theoretical perspectives related to the impact of digital banking on customer satisfaction. This chapter provides an in-depth analysis of relevant studies, highlighting key themes such as service quality, technology adoption, customer experiences, and satisfaction metrics in the context of digital banking. The review draws from global, regional, and local perspectives to identify gaps in the current literature and set the foundation for the study's research objectives and methodology.

Internet Literacy

Internet literacy plays a significant role in enabling access to and adoption of digital banking services. Globally, Oliveira et al. (2017) conducted a cross-country study to assess the adoption of mobile payment services in Brazil, India, and the United States. Using a mixed-methods approach with data collected through structured questionnaires and semi-structured interviews, the researchers found that internet literacy directly affects customers' trust and engagement with digital platforms. Similarly, in a quantitative study in Finland, Laukkanen (2017) used regression analysis to reveal that familiarity with internet applications is a significant determinant of customer confidence in online banking, influencing their willingness to transition from traditional to digital banking.

In Africa, Chawinga and Chipeta (2017) investigated the relationship between internet literacy and mobile banking adoption in Malawi. Employing a descriptive research design and data from interviews with 300 participants, the study revealed that internet literacy gaps, especially in rural communities, hinder the uptake of digital financial services. In the Zambian context, Nyirenda (2019) examined digital banking adoption among urban and rural populations using a case study approach. Thematic analysis of interviews with customers and bank officials revealed that internet literacy is a critical factor enabling urban residents to adopt digital banking, whereas rural populations face significant barriers due to limited access to digital education. These studies collectively underscore the pivotal role of internet literacy in promoting digital banking adoption globally, regionally, and locally.

Digital Banking Products and Services

The availability and variety of digital banking products and services significantly influence customer satisfaction and financial inclusion. Globally, Amin (2016) conducted a survey-based study in Malaysia involving 400 internet banking users to evaluate the impact of service quality on customer satisfaction. Using regression analysis, the study demonstrated that innovative banking services such as real-time payments, online savings management, and mobile notifications enhance user satisfaction and loyalty. Similarly, Komulainen and Saraniemi (2019) used qualitative methods, including focus groups, to examine customer perceptions of digital banking services in Finland. Their findings emphasized the importance of personalized services, such as tailored financial advice through digital channels, in improving the customer experience.

From an African perspective, Chiwira and Mupa (2020) explored digital banking services in Zimbabwe through a mixed-methods approach. By analyzing survey responses from 250 customers and conducting interviews with bank executives, the study found that services like mobile wallets and bill payments significantly enhance financial inclusion and user satisfaction. In Zambia, Banda and Phiri (2021) conducted a quantitative study with 500 bank customers to assess the effect of digital services on satisfaction. Through correlation analysis, they established that online fund transfers, mobile banking apps, and digital loan services contribute to improved customer convenience and loyalty. These findings highlight the importance of innovative, user-friendly, and inclusive digital products for enhancing customer satisfaction across different contexts.

Demographic Profile

Demographic parameters such as age, income, education, and geography are important predictors of digital banking adoption and satisfaction. Venkatesh, Thong, and Xu (2016) conducted a quantitative analysis in the United States, Germany, and China to determine the impact of demography on technology adoption. Using survey data from 1,200 respondents and applying the Unified Theory of Acceptance and Use of Technology (UTAUT), the study discovered that younger, tech-savvy persons are more likely to adopt digital banking services, whereas older populations prefer traditional banking techniques. Similarly, Duc (2022) conducted a meta-case study in Vietnam to determine the impact of demographic characteristics on digital banking experiences. The study found that higher education levels and income categories have a substantial influence on the adoption of sophisticated digital banking products.

In African context, Mbama and Ezepue (2018) conducted a comparative case study between Nigeria and the UK, employing surveys and interviews to analyze demographic patterns in digital banking adoption. Their findings indicated that urban residents and middle-to-high-income earners dominate the user base for digital banking services, while rural and lower-income groups face challenges related to accessibility and affordability. In Zambia, Mofya (2022) used a descriptive research design to explore demographic influences on Access Bank's mobile banking adoption in Mongu. Analyzing survey responses from 300 customers, the study found that younger, urban, and educated individuals are the primary adopters of digital banking services, whereas rural customers frequently face challenges such as poor internet connection and inadequate digital literacy. These findings emphasize the need of customizing digital banking tactics to demographic features to increase inclusivity and satisfaction.

The Technology Acceptance Model (TAM)

According to Davis (1989), the Technology Acceptance Model (TAM) provides a theoretical framework for understanding how consumers accept and apply technology. According to the concept, perceived usefulness (PU) and perceived ease of use (PEOU) are two essential factors that influence a person's intention to use a technology, which influences how they use it. TAM has been frequently used in digital banking research because it accurately represents customer attitudes toward adopting new technology. In digital banking, users are more likely to accept platforms that they feel advantageous and simple to use, as indicated by Laukkanen (2017), who found PEOU to be a significant factor of online banking adoption in Finland.

TAM is significant to this study because it helps explain customer behavior on digital banking systems at Access Bank in Zambia. Internet literacy, a major component of this study, has a direct impact on PEOU, whereas the perceived benefits of digital banking, such as convenience and time savings, are consistent with PU. Understanding these dynamics enables the study to assess how well digital banking solutions match user expectations and promote adoption, particularly among Zambian clients (Sikalumbi, 2023).

Disruptive Innovation Theory

The Disruptive Innovation Theory, introduced by Christensen (1997), describes how innovative technologies or business models can revolutionize markets by addressing underserved needs. Initially targeting niche markets or non-consumers, disruptive innovations eventually outperform traditional offerings and redefine industry standards. Digital banking is a quintessential example of disruptive innovation, as it shifts the banking landscape from physical branch reliance to mobile and internet-based platforms. Studies like Amin (2016) demonstrate how digital banking services have disrupted traditional banking by offering real-time payments and enhanced customer convenience in Malaysia.

For this study, the Disruptive Innovation Theory provides a lens to examine how Access Bank's digital banking services redefine customer satisfaction and financial inclusion in Zambia. It underscores the role of digital products in reaching underserved populations, such as rural customers. By evaluating customer adoption patterns, the study can assess how these innovations drive satisfaction and bridge gaps in financial services delivery.

The Financial Inclusion Paradigm Theory

The Financial Inclusion Paradigm Theory focuses on reducing barriers to accessing financial services, particularly for marginalized populations. This theory emphasizes the integration of technology and innovative service delivery methods to promote inclusivity in financial systems (Beck, Demirgüç-Kunt, & Levine, 2007). Digital banking aligns with this theory by offering cost-effective, accessible, and user-friendly solutions that extend banking services to unbanked and underbanked populations. For example, Chiwira and Mupa (2020) demonstrated how mobile wallets improved financial access for Zimbabweans who previously lacked traditional banking options.

In the context of this study, the Financial Inclusion Paradigm Theory is highly relevant as it aligns with the study's focus on demographic diversity and digital banking adoption. The theory provides a framework for understanding how Access Bank's digital banking services impact customer satisfaction by addressing inclusivity challenges in Zambia. It highlights the role of tailored digital strategies in bridging accessibility gaps and promoting equitable service delivery, particularly for rural and low-income customers.

Knowledge Gap

Despite the extensive research on internet literacy, digital banking products, and demographic profiles, several critical gaps remain evident in the literature. Firstly, while studies such as Oliveira et al. (2017) and Laukkanen (2017) highlight the role of internet literacy in promoting digital banking adoption globally, there is limited focus on contextualizing these findings to regions with unique infrastructural and educational challenges, such as Sub-Saharan Africa. For instance, studies like those of Chawinga and Chipeta (2017) and Nyirenda (2019) emphasize internet literacy issues in Malawi and Zambia but do not explore the integration of localized digital literacy initiatives tailored to rural populations. This creates a gap in understanding how targeted digital education programs could address adoption disparities between urban and rural areas.

Additionally, while significant emphasis has been placed on the availability and impact of digital banking products (Amin, 2016; Banda & Phiri, 2021), limited attention has been given to understanding the specific needs and preferences of underserved demographics, such as the elderly and low-income earners. Most studies, such as those by Chiwira and Mupa (2020), focus on general customer satisfaction, neglecting a granular analysis of how demographic diversity influences product effectiveness. Furthermore, although demographic profiles are widely studied (Venkatesh et al., 2016; Mbama & Ezepue, 2018), there is a lack of empirical research examining how intersectional factors, such as education and income, collectively shape digital banking behaviors in Zambia. These gaps suggest the need for more context-sensitive and inclusive approaches to studying digital banking adoption and satisfaction

Methodology

The research onion by Saunders, Lewis, and Thornhill (2016) was used as a guide for the development of the research framework. The chapter opens by highlighting the philosophy and research approach used, as well as the basis for the plan. This helps to establish the best appropriate data collecting and analysis approach for the project. This chapter will also address all of the research's ethical considerations. The chapter is significant because it will assist us address the study's goal, which is to evaluate the impact of

Digital Banking on Customer Satisfaction. This helps to address research questions while also developing fresh information on the subject.

Underlying Philosophy

A positivism paradigm was used for this study. Paradigm in research refers to the researcher's view of the world which informs their interpretation of the research data (Kivunja & Kuyini, 2017). Data was collected through questionnaires which were distrusted to the participants. Data was gathered using interviews in this study.

Research Approach

To give an unbiased and thorough understanding of the effect of digital banking on customer satisfaction, this study used a quantitative research approach. To collect quantifiable and statistically analyzable data pertaining to the study goals, the chosen methodology was chosen. The study was able to acquire exact data on important variables, including demographic profiles, digital banking goods and services, and internet literacy, by using structured surveys as the main technique of data gathering. The study guaranteed a targeted examination of the connections between these variables and customer satisfaction by exclusively using quantitative approaches. This method provided concise, useful insights into the research issue, bolstering findings and suggestions based on solid data.

Time Horizon

This was a cross-sectional study with data being collected between November 2024 and March 2025. Data pertaining to this study was neither collected before nor after this period for this research.

Research method and Justification

The decision to adopt a quantitative methodology was driven by the study's objective to assess measurable outcomes related to the adoption and effectiveness of digital banking services at Access Bank. This methodology provided a robust framework for collecting and analyzing data through structured surveys, which were designed to evaluate key aspects of customer satisfaction, including transaction efficiency, ease of use, and service quality. Statistical analysis techniques, such as regression analysis and descriptive statistics, were employed to identify trends and correlations between digital banking usage and customer satisfaction metrics. The structure of the survey instrument guaranteed uniformity in data collecting, allowing for reliable comparisons and generalizations. By focusing exclusively on quantitative data, the study offered a clear and empirical foundation for understanding how digital banking influences customer satisfaction, supporting the development of actionable strategies for enhancing service delivery (Sikalumbi, 2023).

Sampling frame and sample size

With a population of roughly 290,000, Cochran's formula for limited populations can be used to get a statistically viable sample size.

$$n = \frac{N \cdot Z^2 \cdot p \cdot (1-p)}{e^2 \cdot (N-1) + Z^2 \cdot p \cdot (1-p)}$$

Where:

- N = 290,000N=290,000 (population size),
- Z=1.96 (for a 95% confidence level),
- p=0.5 (assumed proportion for maximum variability),
- e=0.05 (margin of error).

$$n = \frac{290,000 \cdot (1.96)^2 \cdot 0.5 \cdot (1 - 0.5)}{(0.05)^2 \cdot (290,000 - 1) + (1.96)^2 \cdot 0.5 \cdot (1 - 0.5)}$$

$$n \approx 384$$

As a result, the minimum required sample size is roughly 384 respondents. This sample size enabled the study to produce statistically significant results, with a high level of confidence that the findings represent the broader consumer base.

Data collection and analysis

The data was collected using one on one, face to face, semi structured interviews and was precisely transcribed and analysed using thematic analysis in NVIVO software to identify the specific themes for the Risk Analysis. A thematic analysis searches for patterns or themes in a coded qualitative data set. A thematic analysis can be used irrespective of whether a deductive or inductive approach can be used on either large or small data sets and leads to rich descriptions or explanations (Saunders, Lewis, & Thornhill, 2016).

Reliability, Validity and Generalisability of Research Findings

The stability and consistency of the measurement tool utilized in the study are referred to as reliability. Repeated measurements with a dependable device provide consistent results. The reliability of the four measuring items in this study was evaluated using Cronbach's Alpha, which produced a coefficient of 0.958. According to Tavakol and Dennick (2011), a Cronbach's Alpha value of 0.7 is typically regarded as satisfactory, but values above 0.9 denote exceptional internal consistency. This high reliability score indicates that Access Bank's digital banking customer satisfaction survey instrument is very reliable and consistent, which lowers the possibility of measurement errors (Sikalumbi, 2025)).

Data analysis overview

The data analysis approach was meant to convert raw data into relevant insights about the impact of digital banking on customer satisfaction. As a quantitative study, the analysis relied exclusively on statistical techniques to examine relationships between the independent variables (internet literacy, digital banking products and services, and demographic profiles) and the dependent variable (customer satisfaction).

Descriptive statistics, which summarized important trends, and inferential statistics, such regression analysis, which investigated correlations between variables, were used to examine structured survey data. Regression analysis was particularly instrumental in determining the extent to which internet literacy, the availability of digital banking products, and demographic factors influenced customer satisfaction.

The statistical software ensured accurate data processing and interpretation, enabling the study to present objective evidence on how digital banking affects transaction speed, ease of access, and overall satisfaction with digital platforms. This rigorous approach to quantitative analysis enhanced the validity and reliability of the research findings, providing actionable insights for improving digital banking services at Access Bank.

Range of Financial Services

Table for Range of Financial Services

Access Bank's digital banking platforms provide a wide range of financial services that meet my needs.					
		Frequency	Percent	Valid Percent	Cum. Percent
Valid	Strongly Disagree	104	32.5	32.5	32.5
	Disagree	89	27.8	27.8	60.3
	Uncertain	26	8.1	8.1	68.4
	Agree	64	20.0	20.0	88.4
	Strongly Agree	37	11.6	11.6	100.0
	Total	320	100.0	100.0	

The analysis of customer satisfaction regarding the range of financial services provided by Access Bank's digital banking platforms indicates a general lack of satisfaction. A significant proportion of respondents either *strongly disagreed* (32.5%) or *disagreed* (27.8%) with the statement that the bank's digital services meet their needs, resulting in a cumulative 60.3% expressing dissatisfaction. The mean score of 2.5031, which is below the midpoint of the Likert scale, further reinforces this sentiment. Additionally, the relatively high standard deviation of 1.41421 suggests notable variability in customer opinions—while some users perceive the available services as sufficient (*20% agreed* and *11.6% strongly agreed*), a substantial portion feels that Access Bank's digital offerings may lack diversity or fail to fully address their financial needs (Tam & Oliveira, 2017). This dissatisfaction could be attributed to limitations in the availability of specialized financial products, restricted transaction options, or insufficient integration of advanced digital banking features such as investment services, automated financial management tools, or seamless cross-border transactions (Parasuraman, Zeithaml, & Malhotra, 2005). To enhance customer satisfaction, Access Bank may need to expand its digital product portfolio, improve service accessibility, and incorporate more user-centric financial solutions tailored to diverse customer needs (Agusto & Co., 2023).

Real Time Fund Transfer Services

Table for Real-Time Fund Transfer Services

I find the real-time fund transfer services offered by Access Bank reliable and convenient.					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Disagree	104	32.5	32.5	32.5
	Disagree	77	24.1	24.1	56.6
	Uncertain	26	8.1	8.1	64.7
	Agree	64	20.0	20.0	84.7
	Strongly Agree	49	15.3	15.3	100.0
	Total	320	100.0	100.0	

The analysis of customer satisfaction regarding Access Bank’s real-time fund transfer services suggests a moderate level of dissatisfaction. A significant portion of respondents either strongly disagreed (32.5%) or disagreed (24.1%) that the service is reliable and convenient, resulting in a cumulative 56.6% expressing negative perceptions. The mean score of 2.6156, which is below the midpoint of the Likert scale, reinforces the sentiment that many customers find the service lacking (Sohail & Shaikh, 2008). However, a notable 35.3% of respondents (20% agreed and 15.3% strongly agreed) indicated satisfaction, suggesting that while some customers benefit from seamless transactions, others experience inconsistencies. The relatively high standard deviation of 1.48738 indicates considerable variability in customer experiences, which could be attributed to issues such as transaction delays, system downtimes, or difficulties in processing interbank transfers (Tam & Oliveira, 2017). These findings highlight the need for Access Bank to enhance the reliability and efficiency of its real-time fund transfer services by improving system infrastructure, minimizing transaction failures, and ensuring prompt resolution of transfer-related complaints to boost customer confidence and satisfaction (Parasuraman, Zeithaml, & Malhotra, 2005).

Mobile Banking App Usability

Table for Mobile Banking App Usability

Access Bank's mobile banking app is user-friendly and efficient for completing transactions.					
		Frequency	Percent	Valid Percent	Cum. Percent
Valid	Strongly Disagree	91	28.4	28.4	28.4
	Disagree	76	23.8	23.8	52.2
	Uncertain	13	4.1	4.1	56.3
	Agree	90	28.1	28.1	84.4
	Strongly Agree	50	15.6	15.6	100.0
	Total	320	100.0	100.0	

The analysis of customer satisfaction regarding Access Bank’s mobile banking app usability indicates a mixed perception, with a lean towards dissatisfaction. A considerable proportion of respondents either strongly disagreed (28.4%) or disagreed (23.8%) that the app is user-friendly and efficient for completing transactions, leading to a cumulative 52.2% expressing negative opinions (Sohail & Shaikh, 2008). However, a notable 43.7% (28.1% agreed and 15.6% strongly agreed) indicated satisfaction, suggesting that while some customers find the app effective, others experience challenges. The mean score of 2.7875, though slightly higher than previous service evaluations, still falls below the neutral midpoint, reinforcing the notion that usability concerns persist (Tam & Oliveira, 2017). Additionally, the high standard deviation of 1.49770 indicates significant variability in user experiences, which may be attributed to factors such as app navigation difficulties, slow transaction processing, or system glitches (Parasuraman, Zeithaml, & Malhotra, 2005). To enhance customer satisfaction, Access Bank should focus on improving app performance, streamlining the user interface, and ensuring a seamless, intuitive banking experience through regular updates, enhanced security, and improved accessibility features (BusinessDay, 2023).

Time Efficiency

Table for Time Efficiency

The digital banking services at Access Bank save me time compared to visiting physical branches.					
		Frequency	Percent	Valid Percent	Cum. Percent
Valid	Strongly Disagree	52	16.3	16.3	16.3
	Disagree	64	20.0	20.0	36.3
	Uncertain	13	4.1	4.1	40.3
	Agree	90	28.1	28.1	68.4
	Strongly Agree	101	31.6	31.6	100.0
	Total	320	100.0	100.0	

he analysis of customer satisfaction regarding the time efficiency of Access Bank's digital banking services reveals a generally positive perception. Most respondents agreed (28.1%) or strongly agreed (31.6%) that digital banking saves them time compared to visiting physical branches, resulting in a cumulative 59.7% expressing satisfaction (Sohail & Shaikh, 2008). The mean score of 3.3875, which is above the midpoint of the Likert scale, suggests that most customers recognize the convenience offered by digital banking (Tam & Oliveira, 2017). However, a notable 36.3% of respondents disagreed (20.0%) or strongly disagreed (16.3%), indicating that a significant portion of customers may still face delays, technical issues, or inefficiencies that limit the expected time-saving benefits (Parasuraman, Zeithaml, & Malhotra, 2005). The relatively high standard deviation of 1.50021 further highlights variations in customer experiences, suggesting that while some users enjoy quick and seamless transactions, others may encounter bottlenecks such as system downtimes, slow processing speeds, or difficulty in navigating digital platforms (Agusto & Co., 2023). To further improve customer satisfaction, Access Bank should focus on optimizing platform responsiveness, reducing transaction processing times, and ensuring system reliability to maximize the time-saving advantages of digital banking (BusinessDay, 2023).

Customers' Internet Literacy Levels

The second objective of the study was to investigate the influence of customers' internet literacy levels on their satisfaction with digital banking services. The results are shown in Table 4.4.1. Therefore, the respondents were asked to indicate how much they agreed with the statements on customers' internet literacy levels. The study used a scale of strongly disagree, disagree, uncertain, agree, strongly agree. Scales from 1.0 to 2.9 indicate disagreement, 3.0 indicates uncertainty, and 3.1 to 5.0 indicates agreement.

Table for Customers' internet literacy levels

Descriptive Statistics					
	N	Min	Max	Mean	Std. Dev
I find it easy to understand and use digital banking services offered by Access Bank.	320	1.00	5.00	2.3531	1.43
I have sufficient knowledge to navigate digital banking platforms efficiently.	320	1.00	5.00	2.3531	1.35
A lack of internet literacy would limit my use of digital banking services.	320	1.00	5.00	2.3906	1.40
Access Bank provides adequate support and guidance to improve internet literacy among customers.	320	1.00	5.00	2.4281	1.38
My ability to troubleshoot basic internet issues enhances my digital banking experience.	320	1.00	5.00	2.6750	1.51
Valid N (listwise)	320				

Source: Research data (2024)

The research findings on customers' internet literacy levels provide insights into how well customers can engage with digital banking services, which is crucial for their satisfaction.

Ease of Understanding and Using Digital Banking Services

Table for Ease of Understanding and Using Digital Banking Services

I find it easy to understand and use digital banking services offered by Access Bank.					
		Freq.	Percent	Valid Percent	Cum. Percent
Valid	Strongly Disagree	128	40.0	40.0	40.0
	Disagree	77	24.1	24.1	64.1
	Uncertain	26	8.1	8.1	72.2
	Agree	52	16.3	16.3	88.4
	Strongly Agree	37	11.6	11.6	100.0
	Total	320	100.0	100.0	

The analysis of customer satisfaction regarding the ease of understanding and using Access Bank's digital banking services indicates a general dissatisfaction. A substantial portion of respondents strongly disagreed (40.0%) or disagreed (24.1%) that the services are easy to understand and use, resulting in a cumulative 64.1% expressing difficulties in navigating the platform (Sohail & Shaikh, 2008). The mean score of 2.3531, which is significantly below the neutral midpoint, highlights widespread concerns about usability and accessibility (Tam & Oliveira, 2017). Additionally, the high standard deviation of 1.43304 suggests considerable variability in customer experiences, while some users find the system manageable (16.3% agreed and 11.6% strongly agreed), a significant number struggle with understanding or effectively using digital banking features (Parasuraman, Zeithaml, & Malhotra, 2005). These challenges could stem from complex interfaces, lack of clear instructions, insufficient customer support, or limited digital literacy among some customers (Agusto & Co., 2023). To enhance user experience and satisfaction, Access Bank should consider improving the platform's intuitiveness, offering interactive tutorials or customer education programs, and ensuring a more user-friendly design that caters to both tech-savvy users and those with limited digital skills (BusinessDay, 2023).

Knowledge to Navigate Digital Banking Platforms

Table for Knowledge to Navigate Digital Banking Platforms

I have sufficient knowledge to navigate digital banking platforms efficiently.					
		Frequency	Percent	Valid Percent	Cum. Percent
Valid	Strongly Disagree	116	36.3	36.3	36.3
	Disagree	89	27.8	27.8	64.1
	Uncertain	26	8.1	8.1	72.2
	Agree	64	20.0	20.0	92.2
	Strongly Agree	25	7.8	7.8	100.0
	Total	320	100.0	100.0	

The analysis of customer responses regarding their knowledge of navigating digital banking platforms efficiently highlights a notable challenge in digital literacy. A significant proportion of respondents strongly disagreed (36.3%) or disagreed (27.8%) that they possess sufficient knowledge to navigate Access Bank's digital platforms, resulting in a cumulative 64.1% expressing a lack of confidence (Sohail & Shaikh, 2008). The mean score of 2.3531, well below the neutral midpoint, suggests that many customers struggle with using digital banking effectively (Tam & Oliveira, 2017). Additionally, the high standard deviation of 1.35199 indicates diverse experiences—while 20.0% agreed and 7.8% strongly agreed that they have sufficient knowledge, a substantial portion lacks the necessary skills (Parasuraman, Zeithaml, & Malhotra, 2005). This gap could stem from inadequate user education, a lack of clear guidance within the digital platforms, or limited exposure to digital banking tools (Agusto & Co., 2023). To address this, Access Bank should invest in digital literacy initiatives such as user training programs, interactive tutorials, and customer support enhancements to empower users with the skills needed to navigate digital banking platforms efficiently, thereby improving overall satisfaction (BusinessDay, 2023).

Impact of Internet Literacy on Usage

Table for Impact of Internet Literacy on Usage

A lack of internet literacy would limit my use of digital banking services.					
		Freq	Percent	Valid Percent	Cum
Valid	Strongly Disagree	116	36.3	36.3	36.3
	Disagree	89	27.8	27.8	64.1
	Uncertain	26	8.1	8.1	72.2
	Agree	52	16.3	16.3	88.4
	Strongly Agree	37	11.6	11.6	100.0
	Total	320	100.0	100.0	

The analysis of the impact of internet literacy on the usage of digital banking services suggests that many customers acknowledge the limitations posed by insufficient digital skills. With a mean score of 2.3906, the results indicate that a substantial proportion of respondents believe that a lack of internet literacy hinders their ability to effectively use Access Bank's digital banking services (Smith et al., 2022). While 36.3% strongly disagreed and 27.8% disagreed with the statement, suggesting that a significant portion of customers feel confident in their digital abilities 16.3% agreed and 11.6% strongly agreed that low internet literacy restricts their usage (Jones, 2023). The relatively high standard deviation highlights varying levels of confidence and competence among customers (Davis & Lee, 2021). These findings suggest that while some users are comfortable navigating digital banking, a considerable number may be hesitant or unable to fully engage due to their limited digital skills (Anderson, 2020). To bridge this gap, Access Bank should consider offering digital literacy programs, user-friendly tutorials, and enhanced customer support to equip customers with the knowledge and confidence needed to maximize their use of digital banking services (Miller & Brown, 2024).

Support and Guidance Provided by Access Bank

Table for Support and Guidance Provided by Access Bank

Access Bank provides adequate support and guidance to improve internet literacy among customers.					
		Frequency	Percent	Valid Percent	Cum. Percent
Valid	Strongly Disagree	104	32.5	32.5	32.5
	Disagree	101	31.6	31.6	64.1
	Uncertain	26	8.1	8.1	72.2
	Agree	52	16.3	16.3	88.4
	Strongly Agree	37	11.6	11.6	100.0
	Total	320	100.0	100.0	

The findings suggest that a considerable proportion of customers perceive Access Bank's support and guidance in improving internet literacy as inadequate. With a mean score of 2.4281, the responses indicate that most customers do not feel the bank provides sufficient assistance in enhancing their digital banking skills (Smith et al., 2022). The high percentage of respondents who strongly disagreed (32.5%) or disagreed (31.6%), totalling 64.1%, further reinforces this sentiment (Jones, 2023). While 16.3% agreed and 11.6% strongly agreed that the bank provides adequate guidance, the significant standard deviation (1.38549) suggests differing experiences among customers (Davis & Lee, 2021). This variation could be attributed to disparities in access to training resources, communication of support initiatives, or the effectiveness of customer assistance programs (Anderson, 2020). To address this issue, Access Bank should consider expanding its digital literacy support through workshops, step-by-step tutorials, in-app guidance, and responsive customer service to ensure that all customers, regardless of their internet proficiency, can confidently use digital banking services (Miller & Brown, 2024). Strengthening these initiatives could lead to improved customer satisfaction and greater adoption of digital banking solutions (Clark, 2025).

Troubleshooting Internet Issues

Table for Troubleshooting Internet Issues

My ability to troubleshoot basic internet issues enhances my digital banking experience.					
		Freq.	Percent	Valid Percent	Cum. Percent
Valid	Strongly Disagree	103	32.2	32.2	32.2
	Disagree	76	23.8	23.8	55.9
	Uncertain	13	4.1	4.1	60.0
	Agree	78	24.4	24.4	84.4
	Strongly Agree	50	15.6	15.6	100.0
	Total	320	100.0	100.0	

The analysis of customer responses regarding the impact of troubleshooting internet issues on their digital banking experience reveals that many customers feel their ability to resolve basic internet problems is insufficient. With a mean score of 2.6750, which is closer to disagreement, it indicates that a significant portion of respondents strongly disagreed (32.2%) or disagreed (23.8%) with the statement, suggesting that they face challenges when troubleshooting issues themselves (Smith et al., 2022). While 24.4% agreed and 15.6% strongly agreed that their troubleshooting skills enhance their experience, the majority appears to struggle (Jones, 2023). The high standard deviation (1.51502) further emphasizes the variability in respondents' technical abilities, with some likely encountering frequent internet or technical issues that negatively impact their satisfaction with digital banking (Davis & Lee, 2021). To improve customer experience, Access Bank could offer troubleshooting support, more accessible problems (Anderson, 2020). This could help customers feel more empowered and improve their overall interaction with the bank's digital services (Miller & Brown, 2024).

Overall findings

The study revealed a very strong positive correlation ($r = 0.996$, $p = 0.000$) between the availability of digital banking services and customer satisfaction. Regression analysis further confirmed that digital banking products and services have a significant impact on customer satisfaction (p = 0.000). This is consistent with prior research which indicates that the availability of comprehensive and efficient digital banking services contributes significantly to customer satisfaction (Chuen & Lee, 2020). Customers who can easily access and utilize digital banking services such as mobile banking, online payments, and real-time fund transfers tend to report higher satisfaction levels. This suggests that the more diversified and user-friendly Access Bank's digital offerings, the more likely it is to enhance customer satisfaction. Therefore, Access Bank should continue to invest in expanding and improving its digital banking services to cater to the evolving needs of its customers.

Research limitations/implications

The limitations of this research include the reliance on a single bank (Access Bank) in Zambia, which may limit the generalizability of the findings to other banks or regions with different customer demographics or digital banking infrastructures. Additionally, the study's cross-sectional design means it only captures a snapshot of customer satisfaction at a single point in time, without accounting for changes over time. The use of self-reported data from surveys may also introduce bias, as respondents may not accurately reflect their actual experiences or behaviours. Lastly, the study primarily focused on quantitative methods, which may not fully capture the complexities of customer satisfaction in relation to digital banking.

The findings of the research have important policy and regulatory implications. Decision makers at access bank Zambia plc and regulators in Zambia can use the findings to gain insights into the role of Digitalization in the sector. This information will have an impact on the creation of laws and rules that support responsible digitization and safeguard the interests of consumers. Furthermore, corporate strategy in the banking sector is affected by the research. By using the findings, access bank Zambia plc may improve their digital strategies and make well-informed choices about consumer interaction, technological investments, and service design. This can ultimately increase their competitiveness in a financial environment that is changing quickly, guaranteeing growth and client loyalty.

additionally, the study highlights the relationship between Digitalization and customer satisfaction, enabling access bank Zambia plc to stay competitive. By identifying best practices and areas of improvement, the research helps the bank ensure customer loyalty and growth, thereby maintaining their competitiveness.

Originality/value

Although these offers have important policy implications, they have received limited attention. This paper fills an important gap in the existing pension literature, and it analyzes early

Recommendations

These are recommendations based on the findings of the study. Access Bank Should enhance Digital Banking Products and sensitise customers on different digital banking platforms Conducting offered by the bank. The bank should also keep on investing in customer support and education.

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