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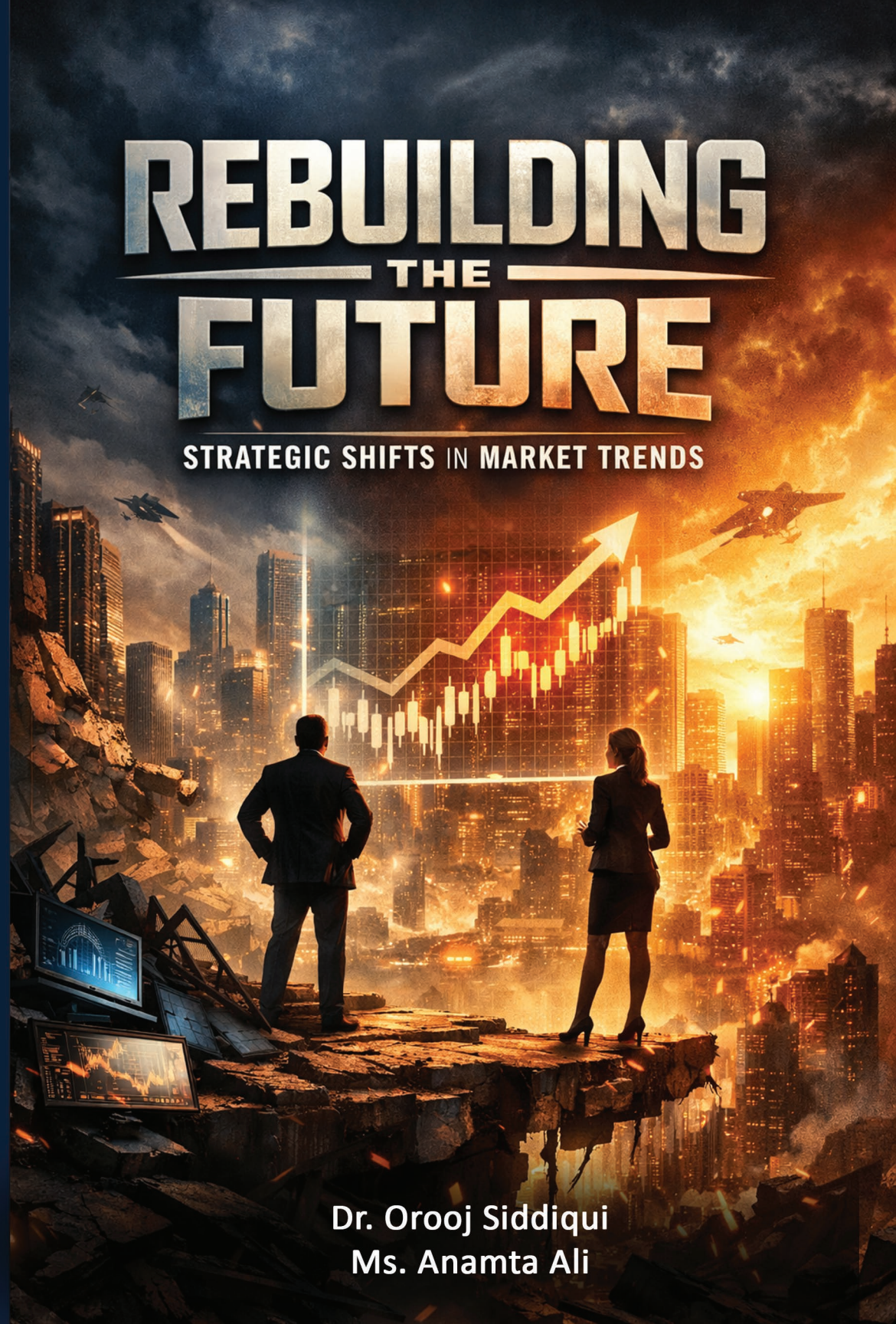


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REBUILDING THE FUTURE

STRATEGIC SHIFTS IN MARKET TRENDS

REBUILDING THE FUTURE: STRATEGIC SHIFTS IN MARKET TRENDS



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Rebuilding the Future: Strategic Shifts in Market Trends

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Digital Banking and Customer Satisfaction

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1. Introduction

The advent of digital technologies has revolutionized the banking sector, reshaping how financial institutions interact with customers and deliver services. Digital banking—encompassing internet banking, mobile banking apps, and automated customer support—has emerged as a vital innovation aimed at enhancing customer convenience, operational efficiency, and competitive advantage. In today’s fast-paced, technology-driven world, traditional banking practices are rapidly being replaced by digital interfaces that offer seamless, on-the-go financial transactions.

Customer satisfaction remains a cornerstone of success for banks, and digital platforms play a pivotal role in shaping customer perceptions and experiences. From real-time fund transfers to mobile alerts and online loan applications, the shift toward digitization has empowered customers with greater control and accessibility. However, this transformation also brings new challenges. Factors such as service reliability, user interface design, cybersecurity, and personalization significantly influence the level of satisfaction among digital banking users.

This chapter delves into the intricate relationship between digital banking and customer satisfaction, exploring how advancements in digital infrastructure have impacted consumer expectations and behaviours. It examines the core components of digital banking services, highlights key determinants of customer satisfaction, and analyses empirical data to uncover trends, preferences, and areas of