



International Journal for Research in Business, Management, and Accounting

Factors Influencing Customer Adoption of Digital Banking Services: The Role of Trust, Service Quality, and Customer Satisfaction

Published By:
Green Publications Services Private LTD.

ISSN(Online): 2455-6114
DOI: 10.69980/bma.v12i3.2535
Volume 12 Issue 03 September 2026

Donald M. Patimo¹, Albert Ulutorti Green²

¹Northwest Samar State University
donald.patimo@nwssu.edu.ph
ORCID ID: 0000-0002-5571-2799

²University on the Niger.
albert.green@uniniger.edu.ng
Orcid: 0009-0000-3741-394

Corresponding Author: Donald M. Patimo.
Email: donald.patimo@nwssu.edu.ph

Article History:
Article Type: Research

Received Date: 10/03/2026
Acceptance Date: 02/09/2026

Revised Date: 18/07/2026
Published Date: 30/09/2026

ABSTRACT

As AI (artificial intelligence) chatbots become more prevalent in digital banking, the emphasis has shifted to the quality of the service, building trust, satisfaction and loyalty with customers. The type of research design used in this study was quantitative and cross sectional design which aimed to examine the relationships among these constructs. Survey data were examined, and 567 complete observations were used for the principal analyses and analysis of the data used for the principal analyses. The statistical tools used were descriptive statistics, reliability assessment, Pearson correlation, multiple regression, and bootstrap mediation analysis. The results showed that the internal consistency for all constructs is satisfactory, with Cronbach's alpha values ranging from 0.785 to 0.952. There is strong positive correlation between customer trust and satisfaction with loyalty ($r = 0.744$ and 0.734 respectively). The results of regression analysis showed that trust ($\beta = 0.449$) and satisfaction ($\beta = 0.419$) were significant factors affecting loyalty with a variance of 65.7%. Results of the mediation analysis showed that trust is indirectly associated with loyalty through satisfaction. The results underscore the significance of accurate chats with the bot and service enhancements that prioritize customer satisfaction in bolstering digital banking relationships.

KEYWORDS: Artificial Intelligence Chatbots; Digital Banking; Service Quality; Customer Trust; Customer Satisfaction

1. Introduction

Digital technologies are evolving at a dynamic pace and have become a game-changer for the banking sector, prompting banks to seek out new platforms to enhance their operational efficiency, access to services and consumer engagement. The digital banking landscape has broadened from traditional online transactions to include artificial intelligence (AI), automated customer support, customized financial advice, and smart communication capabilities. All these developments have raised the customer expectation level towards convenience, responsiveness, security and reliability of service. Therefore, the factors that influence customer satisfaction and customer loyalty have become a key factor to the banking institutions that will ensure sustainable competitive advantages. Previous studies have highlighted the importance of electronic banking service quality on customer satisfaction, especially in developing economies where technological infrastructure and consumers' trust are also significant concerns (Chungu & Phiri, 2024).

AI chatbots are becoming an integral part of digital banking service delivery. These chatbots can offer real-time customer support, answer basic queries, process banking transactions and offer tailored support without human involvement. They vary in effectiveness based on a number of service quality attributes, such as response accuracy, accessibility, reliability, interaction efficiency, and usefulness. Thus, customers' overall experiences with automated banking systems shape the quality of the digital banking service they perceive. The study on digital banking services in Vietnam has revealed the significance of customer perception in assessing the quality of technology-enabled banking services (Le et al., 2023).

Another fundamental aspect of effective digital banking interactions is customer trust. In contrast to conventional bank settings, where customers are likely to interact with representative staff face-to-face, AI-powered platforms necessitate that consumers rely on automated systems to access financial data and seek help. Customer trust in these services can be affected by privacy concerns, security of transactions, reliability of the system, and the accuracy of the information. Trust, therefore, serves as an important psychological mechanism linking technological service experiences to customer evaluations. Trust has also been recognized as a mediating factor in digital banking adoption in previous studies, which confirms its importance to the willingness of customers to adopt the digital financial services (Kantika et al., 2022). Likewise, studies on banking in Indonesia have been able to link financial inclusion results with the adoption of digital banking, level of trust in fintech, perceived security and customer satisfaction (Ridwan et al., 2025).

Service quality and customer satisfaction are two interrelated concepts in the research of digital banking. Customer satisfaction is an individual's assessment based on a total experience with a service, and service quality is the individual's perceptions of the performance and characteristics of the service. In AI-driven banking systems, good interactions can rely on the chatbot's understanding of customer queries, its accuracy in delivering the required information, its ability to keep the conversation flowing and its timeliness. This means that technological innovation and improvements in service quality are relevant to the customer experience management. Digital banking innovation and service quality have been recently explored in literature as interrelated factors that affect customer satisfaction (Tanoewidjaja et al., 2026). Empirical research has also explored digital trust, which has been linked to the digital banking service quality and consumer satisfaction, further emphasizing the need for an integrated analytical framework (Awjan, 2026).

Measuring the service quality of electronic banking services is even more complex because of the multidimensionality of service quality. The contributions of functional performance, interaction characteristics, system responsiveness and the capacity to meet individual needs to perceived service effectiveness may differ. Therefore, using only an overall measure of service quality could mask variations between the different technological attributes. Previous studies have explored various factors that impact customer satisfaction with electronic banking services, highlighting the need to consider customer perception from multiple angles (Tessema et al., 2026). Moreover, research within the Malaysian digital banking sector has pointed to the need to take into account various technological and service-related factors affecting customer satisfaction as a crucial research outcome (Zainuddin et al., 2025). Libyan banking institutions also provide evidence that shows scholars' interest in the factors related to the satisfaction of electronic banking customers in various banking institutions remains of great concern to them (Almansour & Elkrghli, 2023).

With the growing adoption of AI technologies, there are new challenges when it comes to customer acceptance and customer relationship management. While automated banking interactions can boost convenience and minimize service delays, they also need to be perceived as trustworthy and efficient in handling financial questions. These factors are significant to customer satisfaction, as underscored by research on AI adoption and trust in digital banking (Kumar et al., 2025). Other studies on digital banking satisfaction have included service quality, mobile banking, insurance-related services and digital channels as components of today's banking experiences (Moraes & Schaefer, 2026). Besides, the relationship between electronic service quality and trust with digital banking satisfaction has been explored by using institutional image, implying that the assessment

of the electronic service quality and trust may be done from the technological or organizational aspect of the digital banking products and services (Utama & Trisnawati, 2024).

Customer satisfaction is just one of the metrics that can be used to gauge customer loyalty, and it is an important one for financial institutions looking to cultivate long-term customer relationships with their digital banking users. Loyalty can be manifested in the use of the service, positive recommendations, and plans to continue relationships with banking providers. Empirical studies have shown the relationship between the quality of electronic banking services and satisfaction and loyalty, and these results showed that this relationship needs to be studied together (Ayinaddis et al., 2023). Additionally, comparative studies on Islamic digital banks in Indonesia and Malaysia have explored the link between service quality, customer satisfaction, and perceived trust (Al-Kamal et al., 2025). In addition, satisfaction and trust are explored as potential interrelated factors affecting digital banking loyalty, with customer trust also being considered as a potential moderator (Paramadana et al., 2025).

However, there is a need for further research to examine the quality of AI chatbots, their impact on customer trust, satisfaction, and loyalty in a single, empirical framework. In exploring digital customer engagement in relation to customer-oriented technological practices and satisfaction, research has highlighted the importance of trust (Jum'a, 2025). But, the actual linkages between the four aspects of service quality, trust, satisfaction, and loyalty of a chatbot need to be further explored in empirical studies involving customer-level observations. The present study thus examines Survey data on the banking chatbot powered by AI technology to evaluate the relationships between these constructs. Special focus is placed on the relative links between service quality, flow of trust and satisfaction, between satisfaction and loyalty, and on the possible statistical mediation between service quality, flow of trust, and satisfaction. The study was guided by three research objectives:

- 1.To examine the relationship between AI chatbot service quality and customer trust in digital banking environments.
- 2.To evaluate the influence of chatbot service quality and customer trust on customer satisfaction.
- 3.To investigate customer satisfaction as a potential mediator between customer trust and loyalty in digital banking.

2. Materials and Methods

2.1. Research Design and Data Source

The study design was quantitative, cross sectional study with survey data that were collected (Purushotham, 2024). The information set was composed of 737 customer records on the use of AI-driven chatbots in banking institutions. The information received consisted of demographic characteristics and perceptions of the quality of chatbot service, trust and satisfaction, as well as customer loyalty. Relationships between these constructs were analyzed using observationally collected data. The data, the related questionnaire and the variable code book were checked to determine which measures were relevant and to set up an appropriate analytical framework to explore customer experiences regarding their interaction with digital banking chatbots.

2.2. The selection and measurement of variables.

Four key constructs were chosen: Customer satisfaction, Customer trust, Customer loyalty, and Chatbot service quality. The quality of service was measured using 35 questions related to semantic understanding, human–AI interaction and other features of the chatbot. There were 5 questionnaire items for each of the three constructs: trust, satisfaction and loyalty. Answers were entered on a five-point Likert scale, with both extremes being "strong agreement" and "strong disagreement. Higher scores indicated more positive ratings; any responses that were not deemed as valid were reverse coded. The relevant indicators were averaged (composite scores) to make them continuous measures for subsequent statistical analysis.

2.3. Data Preprocessing and Descriptive Analysis

To handle missing responses, inconsistent values and irrelevant columns, data was preprocessed in Python. The raw CSV file contained seven empty columns, which were not included in the results. Responses from questionnaires that were not coded were recorded as missing data (not as a Likert score), as indicated in the questionnaire coding information provided. The number of observations used for the main analyses were 567 (complete case selection). Means and standard deviations were calculated for the four composite constructs. Demographic variables were also investigated separately as the missing value codes were different to those on the questionnaire scales as were the response categories.

2.4. Suitable measurement models and reliability assessment.

The internal consistency was measured using Cronbach's alpha for each of the constructs. Sample

sizes have varied across constructs in the reliability calculations as the respondents with complete responses were included in the respective indicator group. The analysis examined the consistency of the questionnaire items in terms of representing the service quality, trust, satisfaction and loyalty of the chatbots. Pearson correlation coefficients were then computed to investigate the relationships between the composite measures. Confirmatory factor analysis (CFA) and structural equation modeling (SEM) were also suggested as analysis tools for the proposed framework but were not used in the present analysis. Convergent and discriminative validity, therefore, are not yet established.

2.5. Statistical Analysis and Model Evaluation

To explore the relationships between AI chatbot service quality, customer trust, satisfaction, and loyalty, statistical analysis was performed with the Python programming language. Pearson correlation was used to determine the directions and strength of relationships between constructs. Several multiple linear regression models were constructed to assess the individual contributions of service quality, trust and satisfaction on customer outcomes. The contributions of the predictors and the explanatory power of the model was assessed using standardized regression coefficients and the coefficient of determination (R^2). The significance of the results was evaluated at $p < 0.05$ and the heteroskedasticity-robust standard errors were used to make inferences more reliable.

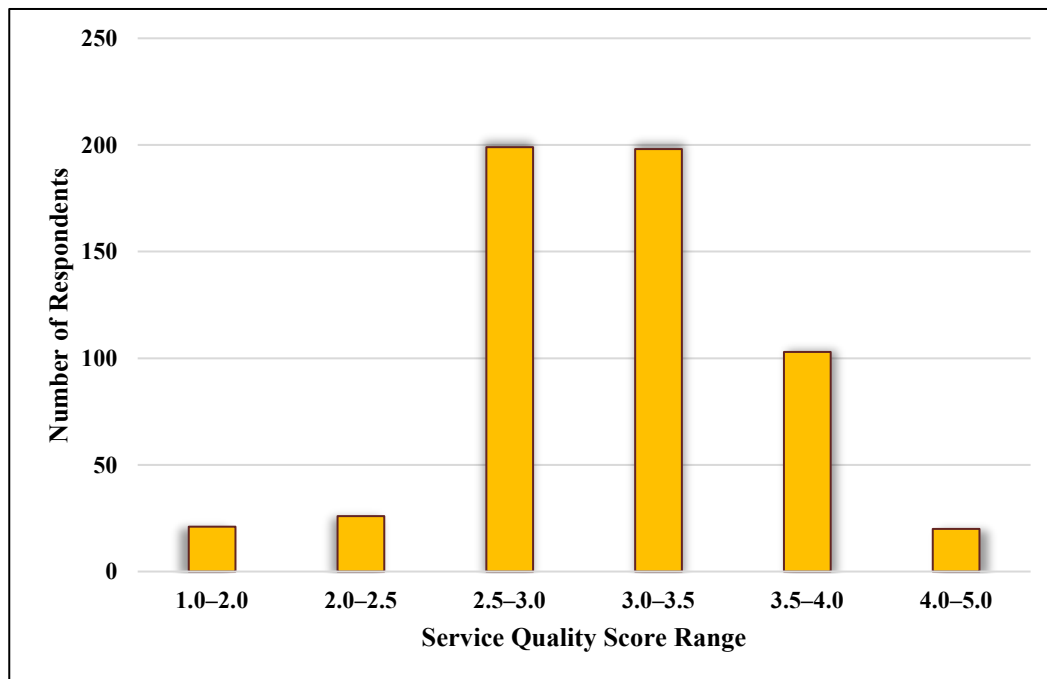
3. Results

3.1. Respondent Characteristics and Descriptive Statistics

There were a total of 737 customer records in the dataset with 567 meeting the complete case criteria for the primary analysis. Of the original records, 372 were coded as male and 284 as female, 11 chose another response category and 70 had unknown gender. The mean score of the service quality of the chatbots was 3.140 with a standard deviation of 0.577. The mean values on the constructs of customer trust, satisfaction and loyalty were found with 3.137, 3.166 and 3.147, respectively, and thus show broadly similar evaluations of the four constructs measured (Table 1) (Figure 1).

Table 1. Descriptive Statistics of the Research Constructs

Construct	N	Mean	SD	Items
Service Quality	567	3.140	0.577	35
Customer Trust	567	3.137	0.731	5
Customer Satisfaction	567	3.166	0.718	5
Customer Loyalty	567	3.147	0.745	5

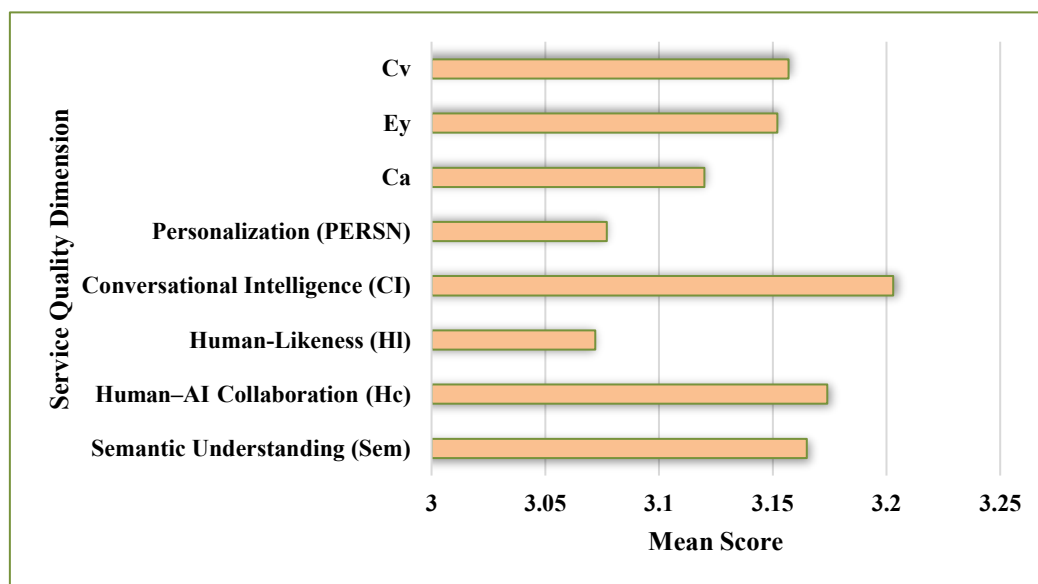
**Figure 1. Distribution of Customer Perceptions of AI Chatbot Service Quality**

3.2. Service Quality Dimensions and Measurement Reliability

The four research constructs had acceptable internal consistency as shown by the reliability analysis. Chatbot service quality had the highest Cronbach's alpha coefficient of 0.952, which means the items used in measuring the quality of chatbot services are very consistent. Customer satisfaction had alpha of 0.827, customer loyalty 0.802 and customer trust 0.785. All the coefficients were higher than the threshold of 0.70, which is traditionally used. The results confirmed the internal reliability of the composite measures. Construct validity, however, was not confirmed by reliability as further factor analytic testing (Table 2) (Figure 2) was necessary.

Table 2. Internal Consistency Reliability of Research Constructs

Construct	Items	N	Cronbach's α
Service Quality	35	568	0.952
Customer Trust	5	724	0.785
Customer Satisfaction	5	724	0.827
Customer Loyalty	5	723	0.802

**Figure 2. Comparison of AI Chatbot Service Quality Dimensions**

3.3. Relationships Among Service Quality, Trust, Satisfaction, and Loyalty

All four constructs had positive relationships with each other according to the Pearson correlation analysis. There was a strong correlation between customer trust and customer loyalty ($r = 0.744$), and customer satisfaction and loyalty ($r = 0.734$). There was also a positive correlation between trust and satisfaction ($r = 0.669$). The results indicated that service quality of chatbots had slightly poorer positive relationship with trust ($r = 0.289$), satisfaction ($r = 0.283$) and loyalty ($r = 0.298$). The results showed that the relationship of trust and satisfaction with loyalty was stronger than the overall measure of service quality (Figure 3).

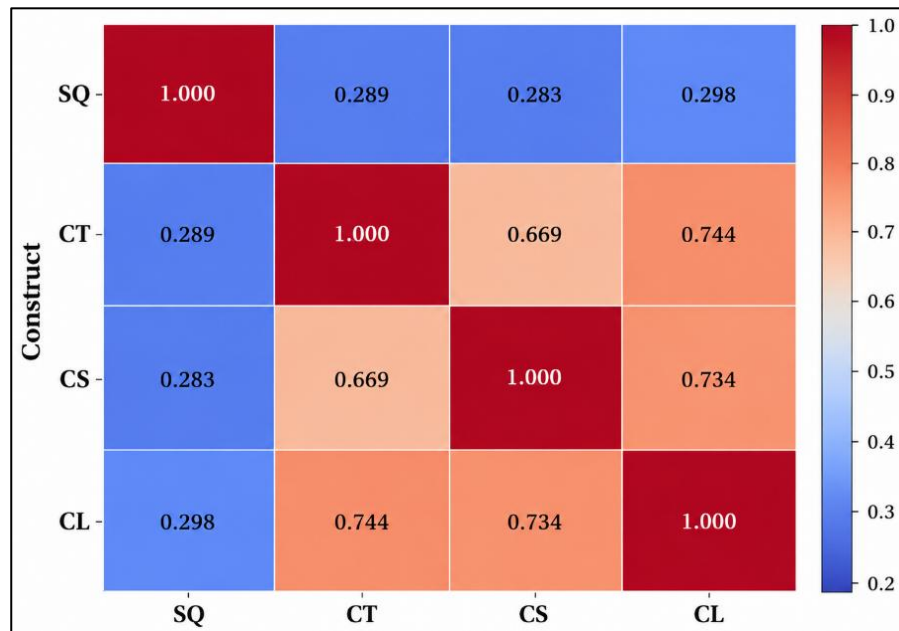


Figure 3. Pearson Correlation Matrix of Research Constructs

3.4. Structural Relationships and Hypothesis Testing

The principal research constructs were found to be positively correlated with each other in regression analysis. Customer trust was positively predicted by the service quality with $\beta = 0.289$, $p < 0.001$ and accounted for about 8.3% variance in customer trust. Trust, which proved to be more significant than service quality ($\beta = 0.641$) in the satisfaction model, indicated that the model had a stronger relationship with satisfaction. The loyalty model accounted for 65.7% of the variance and trust ($\beta = 0.449$) and satisfaction ($\beta = 0.419$) were the most important predictors. There was a relatively small positive relationship between service quality and loyalty which remained even after the adjustments (Table 3) (Figure 4).

Table 3. Standardized Regression Estimates and Model Performance

Outcome	Predictor	β	p-value	R ²
CT	SQ	0.289	<0.001	0.083
CS	SQ	0.098	0.005	0.456
CS	CT	0.641	<0.001	0.456
CL	SQ	0.050	0.046	0.657
CL	CT	0.449	<0.001	0.657
CL	CS	0.419	<0.001	0.657

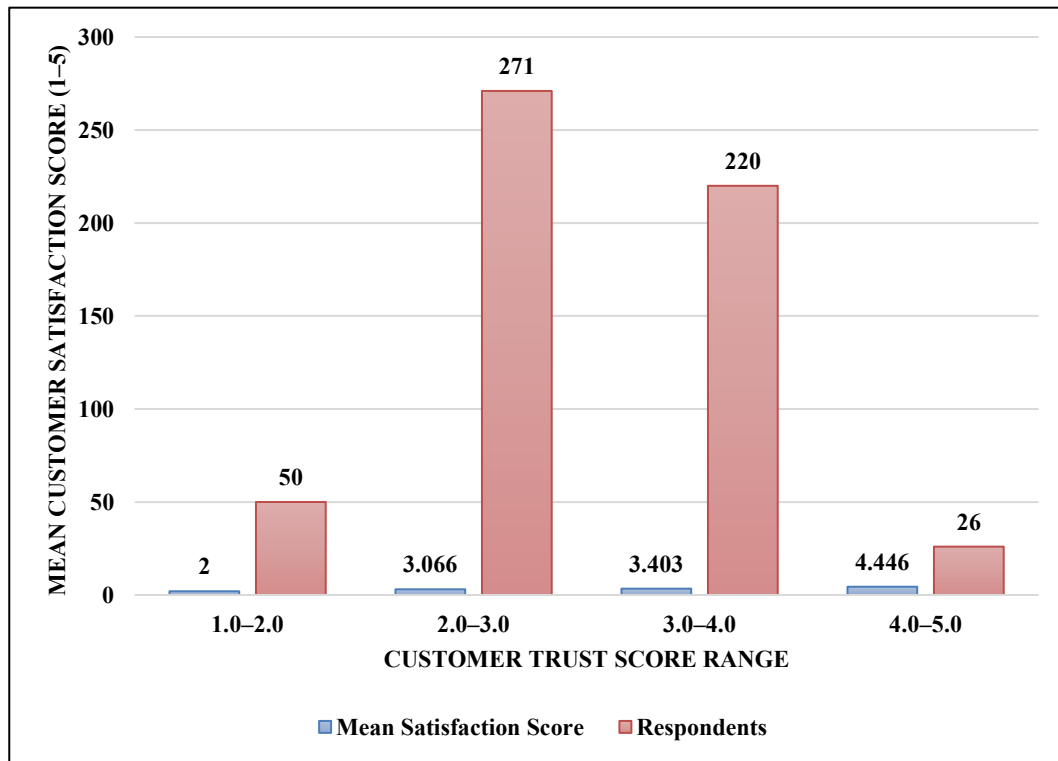


Figure 4. Customer Satisfaction Across Different Levels of Customer Trust

3.5. Mediation Effects and Model Performance

To test the statistical mediation between trust and loyalty, bootstrap mediation process was applied. The estimated indirect effect was 0.273 (95% bootstrap confidence interval, 0.210 to 0.346). The indirect association was statistically supported since the interval did not include zero. Positive direct links between customer trust and loyalty remained after controlling for satisfaction and service quality. These findings were consistent overall with partial statistical mediation. The cross-sectional observational design, however, did not allow for any causal conclusions about the proposed mediating mechanism (Table 4) (Figure 5).

Table 4. Direct, Indirect, and Total Associations Between Customer Trust and Loyalty

Effect	Estimate (B)	95% CI Lower	95% CI Upper
Direct	0.458	0.359	0.556
Indirect	0.273	0.210	0.346

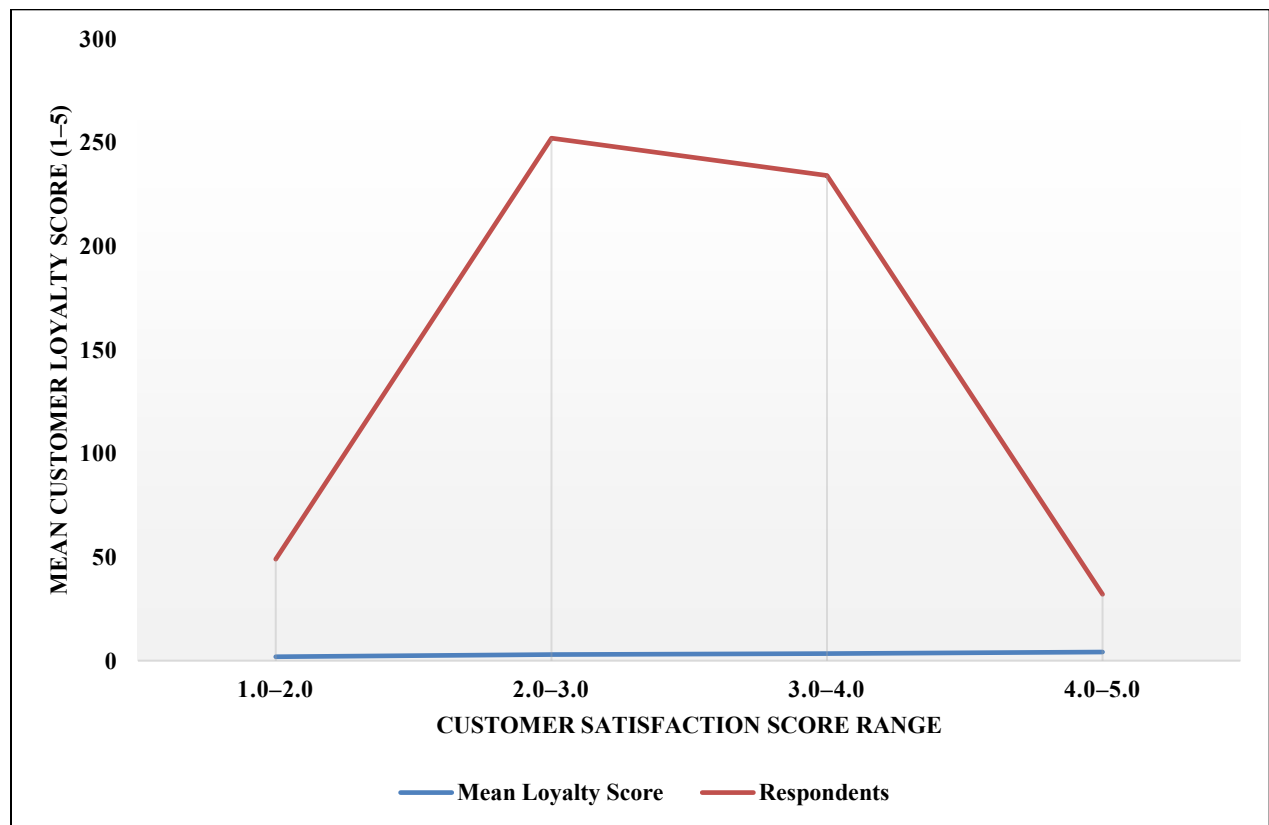


Figure 5. Customer Loyalty Across Different Levels of Customer Satisfaction

4. Discussion

The current research investigated the linkage of AI chatbot service quality, customer trust, customer satisfaction, and customer loyalty in digital banking. Results showed that all four constructs were positively related, but in varying degrees. Favorable technological experiences were not as closely linked to customers' intentions to keep bank accounts as was customer trust and customer satisfaction, highlighting the significance of customer trust and satisfaction to customer loyalty. The results align with studies highlighting the significance of digital service quality and customer experience in contemporary banking landscapes, where technological performance and delivering from the customer's perspective are integral to service assessment (Rustamov, 2026). The findings also align with previous research that has found that trust and satisfaction are correlated with the adoption of online banking, but the current study is based on customer loyalty not actual adoption of online banking (Alzoraik et al., 2025).

The descriptive analysis showed relatively moderate evaluations of the service quality of the chatbots, customers' trust, satisfaction and loyalty, with mean scores of 3.137 to 3.166. Overall,

the results indicate that the respondents held mixed opinions on the use of AI in banking transactions. These assessments can capture variations between customers' technological experience, their understanding of the services that should be provided, their perceived reliability and their prior experiences with automated financial support. These aspects are backed by studies that studied factors related to analysis that can affect customer trust and satisfaction in mobile banking environments, and customer evaluations include several technological and psychological aspects (Geebren, 2022). Likewise, empirical studies using structural equation modeling for the mobile banking service quality and satisfaction indicate that the importance of considering various service components in assessing customers' experiences (Huy et al., 2023).

The internal consistency across the four measured constructs was acceptable, as reflected by the Cronbach's alpha coefficient ranging from 0.785 to 0.952 for the reliability assessment. The level of reliability of the chatbot service items was also high, especially for the questionnaire items showing high consistency. Despite this, Chatbot service quality is a multi-dimensional construct and thus its interpretation should be careful since internal consistency cannot lead to construct validity. This distinction is important to previous digital banking studies that discuss the antecedents of customer satisfaction and trust in the presence of the IS success factors. This study highlights the need for considering both technological quality characteristics and customer perceptions to assess digital banking experiences (Chang et al., 2025). Future studies should therefore use confirmatory factor analysis to determine the validity of the proposed measurement structure adopted by the individual chatbot service-quality dimensions.

Correlation analysis showed that the relationships between customer trust with customer loyalty were strong ($r = 0.744$) and customer satisfaction with customer loyalty were also strong ($r = 0.734$). However, comparatively weaker correlation relationships were observed between service quality and trust and satisfaction, and between service quality and loyalty. This indicates that customers' psychological assessments and general satisfaction might relate more to loyalty than overall ratings of the chatbot's performance. The observed correlations are consistent with the existing studies that focus on the service quality and trust as key factors affecting customer satisfaction in service settings (Ahmad et al., 2024). Studies on Islamic mobile banking adoption also highlight customer satisfaction as a key determinant in understanding the nature of technology-enabled banking relationships, but it is difficult to make direct comparisons due to variations in institutional settings and outcome measurement. (Abdurrahman et al., 2026)

In support of these, regression analysis was used to provide further evidence of the relative contributions of the research constructs. Customer trust had a higher standardized association with satisfaction ($\beta = 0.641$) than did chatbot service quality ($\beta = 0.098$). The gap indicates that users' trust in AI-powered banking products could more closely correlate with satisfaction rather than to their general perceptions of the characteristics of chatbot service. The cross-sectional design does not allow for conclusions about cause and effect, however. The results are generally in line with the research that investigated customer satisfaction in online banking, which considers the service experience and customer perceptions as significant factors in the assessment of digital banking services (Dias & Edirisinghe, 2025). The findings suggest that banks should take customer confidence as well as the technical performance into account when evaluating chatbot based service experiences.

The model of customer loyalty regression accounted for 65.7% of the variance of the observed, and the highest predictors were the variables of trust ($\beta = 0.449$) and satisfaction ($\beta = 0.419$). There was a slight positive association with loyalty and service quality, with a coefficient of $\beta = 0.050$. In addition, the bootstrap mediation analysis revealed that the relationship between trust and loyalty was mediated by satisfaction, and the mediation effect was positive ($B = 0.273$; CI: 0.108, 0.427). The results confirm the research conducted by Ali et al. (2023) that studied customer satisfaction as a mediator between internet banking service efficiency and loyalty, taking into account customer trust. However, the findings of the present study do not constitute a confirmed causal mechanism, but only a statistical mediation.

The results have implications for digital banking institutions that have implemented AI based chatbot systems. Better accuracy, reliability of interactions, customer assistance, and clear communication can contribute to positive customer reviews. But technological improvements must be matched by measures that will increase customer confidence and resolve concerns about the reliability of services. The observed relationships also align with studies on the adoption, trust and satisfaction of sustainable digital financial services (Htun et al., 2026). Several limitations must be noted, however, such as the use of cross-sectional data, self-reported responses to questionnaires, the use of complete cases only, and the lack of confirmatory factor analysis. For the purposes of the study, the researchers selected just banking chatbots to avoid generalisation to other digital banking services. Longitudinal designs are suggested, as are the ability to assess each individual service quality dimension and the determination of whether increased trust and customer satisfaction actually lead to long-term customer loyalty and actual adoption of digital banking.

5. Conclusion

The connection between the quality of the AI chatting service, customer trust, customer satisfaction, and customer loyalty in a digital banking environment. The results based on survey data showed that there are positive relationships between these constructs and emphasized customer perceptions in technology based banking services. Reliability analysis showed good internal consistency of the contents of the scales of the measurement instruments and correlation analysis showed especially high associations between customer trust and satisfaction and customer loyalty. The regression results revealed that customer trust is more significantly related to satisfaction rather than the general assessment of service quality of the chatbot which confirms that customer trust is a significant factor in digital banking experiences. The customer loyalty model accounted for the great amount of variance (65.7%), with trust and satisfaction being the most important predictors. Additionally, mediation analysis revealed a statistically significant indirect relationship between customer trust and loyalty through satisfaction, confirming the importance of satisfaction in the digital banking relationship. Based on these insights, financial institutions can focus on several key areas to enhance their customer experience and foster loyalty: building trustworthy interactions with chatbots, ensuring reliable service delivery, delivering accurate information, and making technological advancements that prioritize customers. However, the cross-sectional study design and self-reported data do not allow for causal interpretations and generalizability. Longitudinal studies, larger customer samples and complete measurement validation should be considered in future studies. In general, the study adds empirical evidence to the understanding of the interconnected role of service quality, trust and satisfaction in understanding customer loyalty to AI-driven digital banking services.

References

1. Abdurrahman, A., Athaillah, M. A., Janwari, Y., & Meiza, A. (2026). Investigating factors influencing customer satisfaction to boost Islamic mobile banking adoption in Indonesia. *Journal of King Abdulaziz University: Islamic Economics*, 39(1), 79-98.
2. Ahmad, A. D. S., Akbar, M. A., & Lina, R. (2024). Service quality and trust on customer satisfaction. *Advances: Jurnal Ekonomi & Bisnis*, 2(5), 255-267.
3. Ali, H. A., Muhammad, G., Ali, S. A., Aziz, S., & Ahmed, A. (2023). Exploring the Impact of Internet Banking Service Efficiency on Customer Loyalty: The Mediating Role of Customer Satisfaction and the Moderating Effect of Customer Trust. *International Journal of Business and*

Economic Affairs, 8(3), 165-180.

4. Al-Kamal, A. M., Samsuri, A., Bahaman, M. A. B., Hadi, N. H., Wijaya, M. W., & Arshad, I. (2025). EVALUATING SERVICE QUALITY, CUSTOMER SATISFACTION, AND PERCEIVED TRUST OF ISLAMIC DIGITAL BANKS: INDONESIA AND MALAYSIA. *Jurnal Ekonomi dan Bisnis Islam*, 11(2).
5. Almansour, B., & Elkrghli, S. (2023). Factors influencing customer satisfaction on e-banking services: a study of Libyan banks. *International Journal of Technology Innovation and Management (IJTIM)*, 3(1), 34-42.
6. Alzoraik, M., Ateeq, A., Ali, S. A., Milhem, M., Alastal, A. Y., & Besh, B. (2025). Examining the impact of trust and satisfaction on the adoption of online banking. *Business Sustainability with Artificial Intelligence (AI): Challenges and Opportunities*, 541-549.
7. Awjan, K. (2026). Digital trust as a mediator between digital banking service quality and consumer satisfaction: Empirical evidence from Malaysia. *Marketing Science & Practice Journal*, 1(1).
8. Ayinaddis, S. G., Taye, B. A., & Yirsaw, B. G. (2023). Examining the effect of electronic banking service quality on customer satisfaction and loyalty: an implication for technological innovation. *Journal of Innovation and Entrepreneurship*, 12(1), 22.
9. Chang, W. L., Chan, C. L., & Hsieh, Y. H. (2025). Antecedents of user satisfaction and trust in digital banking: an examination of the ISSM factors. *International Journal of Bank Marketing*, 43(8), 1756-1778.
10. Chungu, C., & Phiri, J. (2024). Factors affecting the adoption of e-banking on customer satisfaction in developing countries based on the ES-QUAL model: A case of Investrust Bank. *Open Journal of Business and Management*, 12(3), 1744-1765.
11. Dias, C., & Edirisinghe, D. (2025). Factors affecting customer satisfaction in online banking. *Problems of Economics and Law*, 10(1), 73-81.
12. Geebren, A. (2022). Understanding Analytical Factors which Influence Trust and Satisfaction within Mobile Banking (Doctoral dissertation, University of Huddersfield).
13. Htun¹, M. M. M., Manickam, L., Narayanan, S., Sangeetha, K., & Nirmala, A. R. (2026). FinTech Adoption and Customer Satisfaction through Trust for Sustainable Digital Financial Services in Malaysian Banking.
14. Huy, N. Q., Nga, L. P., & Tam, P. T. (2023). Applying Structural Equation Modeling for Accessing Mobile Banking Service Quality and Customer Satisfaction: A Case Study in Vietnam.

Journal of Applied Data Sciences, 4(4), 346-362.

15. Jum'a, L. (2025). Digital voice of customer adoption, customer satisfaction and firm performance: the moderating role of customer trust in Jordan's service sector. *International Journal of Quality & Reliability Management*.
16. Kantika, K., Kurniasari, F., & Mulyono, M. (2022). The factors affecting digital bank services adoption using trust as mediating variable. *Journal of Business and Management Review*, 3(10), 690-704.
17. Kumar, N., Janani, M., & Pavithra, R. (2025). Assessing the influence of AI adoption and trust on customer satisfaction in digital banking services.
18. Le, N. P., Ninh, N. T. H., & Hung, N. M. (2023). Factors influencing customers' perception of digital banking service quality in Vietnam. *International Journal of Professional Business Review: Int. J. Prof. Bus. Rev.*, 8(7), 106.
19. Moraes, J. B. D., & Schaefer, J. L. (2026). Customer satisfaction in digital banking services: A network analysis focused on service quality, insurance, mobile banking, and digital channels. *Journal of Enterprise Information Management*, 1-24.
20. Paramadana, S., Anthony, B., Az, M. F., & Simanjuntak, E. R. (2025). The Influence of Customer Satisfaction and the Moderation Role of Customer Trust in the Relationship to Customer Loyalty in Digital Banking. *Journal of Syntax Literate*, 10(5), 4878.
21. Purushotham, P. (2024). Data on banking chatbot service quality (Version 4) [Data set]. Mendeley Data. <https://doi.org/10.17632/jsvbgzkf8.4>
22. Ridwan, M., Puspitasari, R., Winarsih, T., Wangsih, I. C., & Sudarmanto, E. (2025). The effect of digital banking adoption, trust in fintech, perceived security, and customer satisfaction on financial inclusion in Indonesian banking. *West Science Business and Management*, 3(1), 158-168.
23. Rustamov, E. (2026). Enhancing digital banking service quality and customer experience in Azerbaijan. *Journal of Green Economy and Optimization Research*, 1(1), 36-41.
24. Tanoewidjaja, C., Sutejo, B. S., & Yohanes, M. A. J. (2026). Digital Banking Services and Customer Satisfaction: A Literature Review on Innovation and Service Quality in the Banking Industry. In *Proceedings of the International Symposium on Management* (Vol. 23, pp. 199-204).
25. Tessema, W. K., Girma, M., & Gupta, N. (2026). 5 Factors Influencing the Perceived Service Quality of Customers in E-Banking. *Emerging Technologies and Business Development in the Tropics: A Roadmap for Transformation*.

26. Utama, A. P., & Trisnawati, N. (2024). The impact of trust and quality of electronic services on digital bank customer satisfaction with the bank image as a mediator. *Jurnal Syntax Transformation*, 5(1), 159-177.
27. Zainuddin, M. T., Nazarie, W. N. F. W. M., & Zamri, S. N. B. M. (2025). Determinants of Customer Satisfaction in the Digital Banking Industry in Malaysia. *Global Business & Management Research*, 17(3), 100.