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# THE IMPACT OF DIGITAL TRANSFORMATION OF BANKING SERVICES ON CUSTOMERS

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## ABSTRACT

The digitalization of banking services transformed the face of how banks contact their customers by the emergence of Artificial Intelligence, Blockchain, Cloud Computing, and Mobile Applications. Now, banks are able to improve efficiency in operations, provide personalized experiences with customer intimacy, and make it more accessible. This changed the customer's holding power with speedier, safer, and cheaper alternatives like instant fund transfer, real-time support via chatbots, and hassle-free mobile banking. Accompanied by growth are challenges in digital gaps of literacy issues and the privacy problem with also tight cybersecurity practice. This paper explores the significant impact of digital transformation on banks' customers with benefits but also the challenges it brings along, while working towards ensuring inclusive and secure digital banking experiences.

**Key points:** Digital transformation, Customer preference, Banking service.

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## INTRODUCTION :

In the rapidly evolving landscape of modern finance, digital transformation has emerged as a pivotal force reshaping the way banking services are delivered and experienced. The integration of advanced technologies, such as artificial intelligence, blockchain, mobile applications, and data analytics, has revolutionized traditional banking models, enhancing operational efficiency and expanding access to financial services. As banks strive to meet the demands of an increasingly tech-savvy customer base, they are redefining their approach to engagement, service delivery, and personalization.

This paper explores the profound impact of digital transformation on banking services, focusing on its influence on customer experience. It examines how digital innovations have redefined customer expectations, improved accessibility, and enhanced convenience, while also addressing challenges such as data security and the digital divide.

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## LITERATURE REVIEW :

### 1. Digital Transformation Impact on Customer Experience in Palestinian Banks

Firas Abuhasan and Mohammed Moreb study whether the digital transformation of banks in Palestine has an impact on improving the services experienced by bank customers. In this respect, specifically, the research seeks to look into the direction of digital services-them: online mobile banking and ATMs- while staying attentive to how such technologies reflect issues of operation and customer satisfaction. It focused both on being able to understand customer preferences and in clearing down to the barriers that exist in adopting technology for issues of accessibility and for user hesitancy.

### 2. E-transformation of the banking system regarding sustainable development:

From the points of view of the authors Imeda A. Tsindeliani, Maxim M. Proshunin, Tatyana D. Sadovskaya, Zhanna G. Popkova, Mariam A. Davydova, and Oksana A. Babayan, the researchers discuss the penetration of digital transformation in the banking sector of Russia against sustainable development and draw attention to the necessity of creating legal framework and adjustments in regulation as penetration of digital technologies would help make finance sound, thus generally increasing the penetration of banking services.

3. Looking into how digital transformation impacts the business operation and customer experience. In his article, Kanaka Rakesh Varma Kothapalli discusses how digital transformation has positive impacts on business practices and customer interaction. The technologies used in AI, IoT, and data analytics make the business activities efficient while making customers' needs personalized. Other related challenges such as high implementation costs and data security issues are also discussed to give a holistic view about digital transformation.

### 4. Digital Transformation and Customer Services: The Banking Revolution

Luis Borges Gouveia, Marine Perun, and Yousef Ibrahim Daradkeh, this literary piece about the digital transformation in the development of the theory

and practice of customer service in banking through such innovative aspects of mobile applications and apps, chatbots, and AI transforms the ways in which customers interact with the institutions and thereby improve their service delivery. It all comes through how the Neobanks, especially Revolut, had challenged the traditional banks by requiring easy and customer-centric experiences for digital.

5.Impact of Digital Transformation on Banking by Hanen Khanchel, 2019 Such studies explore the impact of digital transformation on the Tunisian banking environment and highlight adapting to emerging financial technologies, FinTechs. Instead, it emphasize the demand of customers for digital solutions and the need of banks to align their operational work according to such expectations. Challenges on the technology side include regulatory constraints, technological gaps, and change resistance. Most banks are developing their services to be better, more modernized, and cater to many more clients

6.Digital Transformation of Russia's Bank System: Tsindeliani et al., 2021 This paper discusses the issue of digitalization adoption by the Russian banking industry in terms of sustainable growth. The paper emphasizes the significance of legal provisions, financial sector stability, and inclusion in digital processes, which also reduce regulatory loopholes and the rapid pace of technological advancement. It also discusses state participation with the objective that those digital innovations should both be effective and secure

7.Reshaping the Banking Industry Through Digital Transformation. According to Mirković et al. (2019), the study highlights the effect of digital transformation on reshaping the world banking industry, with its core theme related to the usage of Big Data technologies for the enhancement of customer interactions and also operational efficiencies. The paper also addresses competitive dynamics between traditional banks and FinTechs and argues agility and innovation as critical factors for survival in a fast-updating, digital-first economy

8.Digital Banking: The Future Wave (Dasho et al., 2016): It focuses on the double challenges digitization and digitalization pose before the banking institutions. It explains digital banking as a change that the banking sector needs to undergo if it has to fulfill the expectations of its customers and stand and compete with FinTechs. Innovative digitalistic strategies are conceptualized to improve the involvement, simplify the processing, and unlock new tracks of services.

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## OBJECTIVES :

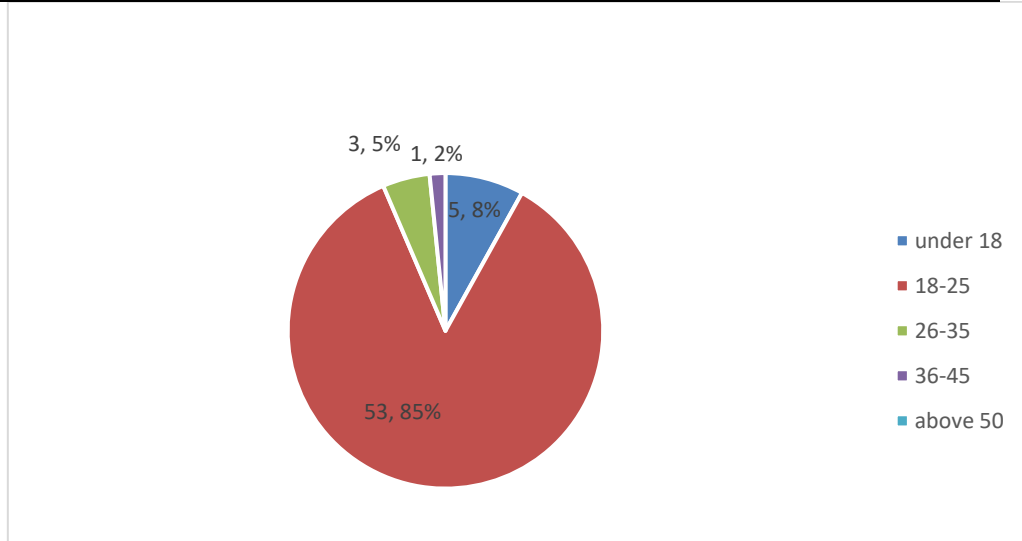
- Customer Trust: To assess the impact of digital transformation on customers' trust in banking institutions.
- Convenience and Accessibility: To examine the extent to which digital services have improved convenience and accessibility for customers.
- Perceived Security: To determine how customers perceive the security of digital banking services compared to traditional services.
- Demographic data; To study how customer demographics (age, education, tech-savviness) affect perceptions and usage of digital banking services.

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## DATA ANALYSIS AND INTERPRETATION :

Demographic		No. of Respondent	Percentage
Age	Under18	5	8.1
	18-25	53	85.5
	26-35	3	4.8
	36-45	1	1.6
	Above 50	0	0

Demographic		No. of Respondent	Percentage
Gender	Male	19	30.6
	Female	43	69.4

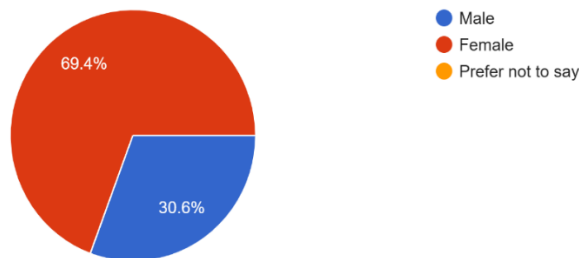


**Interpretation:**

The data reveals that most of the respondents are aged 18-25 years, a total of 85.5%, implying that the surveyed population is essentially the youth. Only a tiny fraction falls in the age brackets below 18 years, 26-35 years, and 36-45 years at 8.1%, 4.8%, and 1.6% respectively. There are no respondents above 50 years of age. This indicates the survey mainly targeted or reached out to or appealed to the youths.

**AGE**

Gender  
62 responses



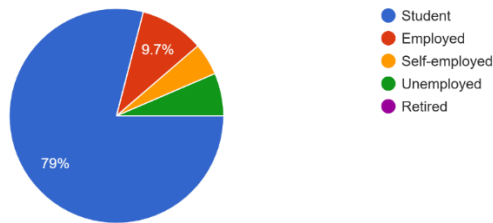
**Interpretation:**

The survey has a majority of female respondents, with 69.4% female and 30.6% male. This suggests higher female participation, potentially influencing the survey's overall results. The gender imbalance should be considered if the topic is sensitive to gender perspectives

**OCCUPATION**

Demographic		No. of Respondent	Percentage
Occupation	Student	49	79
	Employed	6	9.7
	Self-employed	3	4.8
	Unemployed	4	6.5
	Retried	0	0

Occupation  
62 responses



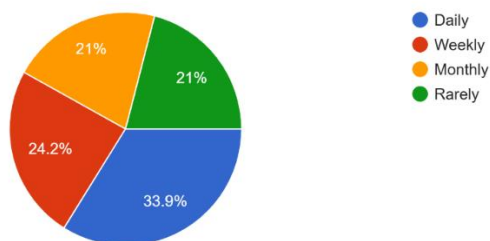
**Interpretation:**

Respondents are mostly students, representing 79%. A very minor percentage is employed (9.7%) or self-employed (4.8%), and no retired respondent participated in the survey. This indicates that the survey primarily targeted a younger category, more focused on education.

**Frequency of Digital Banking Usage:**

S.NO	Particulars	No. of respondents	Percentage
1	Daily	21	33.9
2	Weekly	15	24.2
3	Monthly	13	21
4	Rarely	13	21

Frequency of Digital Banking Usage  
62 responses



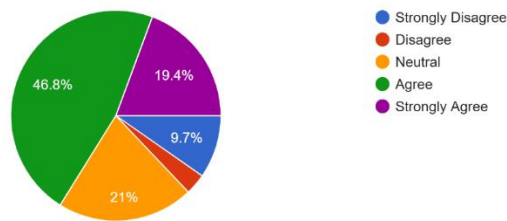
**Interpretation:**

A total of a third are engaged every day (33.9%), thus showing strong consistent activity. Followed by weekly engagement at 24.2%, and monthly and rarely are both at 21%. This shows quite a varied pattern of the responses' participation.

*Digital banking allows me to access Banking services whenever and wherever I need*

S.NO	Particulars	No. of respondents	Percentage
1	Strongly disagree	6	9.7
2	Disagree	2	3.2
3	Agree	29	46.8
4	Strongly agree	12	19.4

Digital banking allows me to access Banking services whenever and wherever I need  
62 responses



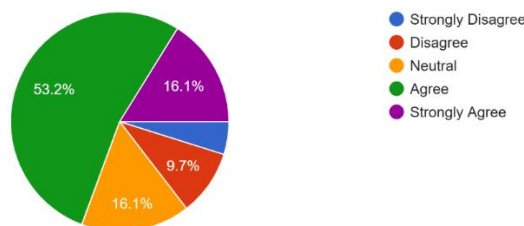
**Interpretation:**

Most respondents agree (46.8%), with general positive sentiment; a smaller group, however, strongly agrees (19.4%), while only a minority disagrees (3.2%) or strongly disagrees (9.7%). This takes an overall average agreement with some mixed opinions.

*Digital banking has minimised my need to visit physical bank branches*

S.NO	Particulars	No. of respondents	Percentage
1	Strongly disagree	3	4.8
2	Disagree	6	9.7
3	Agree	33	53.2
4	Strongly agree	10	16.1

Digital banking has minimised my need to visit physical bank branches  
62 responses



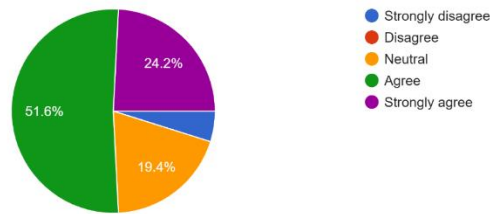
**Interpretation:**

The majority of respondents agree (53.2%), indicating a predominantly positive stance. A smaller portion strongly agrees (16.1%), while fewer respondents disagree (9.7%) or strongly disagree (4.8%). This suggests general agreement with limited opposition.

**Transactions are faster on digital banking platforms compared to traditional methods**

S.NO	Particulars	No. of respondents	Percentage
1	Strongly disagree	3	4.8
2	Disagree	0	0
3	Agree	32	51.6
4	Strongly agree	15	24.2

Transactions are faster on digital banking platforms compared to traditional methods  
62 responses



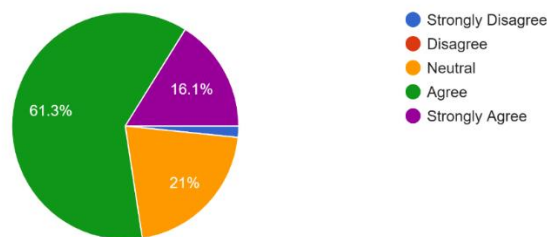
**Interpretation:**

The majority of respondents agree (51.6%), and a large proportion strongly agree (24.2%), indicating overall positive sentiment. No one disagreed, while a minimal 4.8% strongly disagreed. There was strong approval and very little opposition.

**I am satisfied with the speed of transactions provided by my digital banking platform**

S.NO	Particulars	No. of respondents	Percentage
1	Strongly disagree	1	1.6
2	Disagree	0	0
3	Agree	38	61.3
4	Strongly agree	10	16.1

I am satisfied with the speed of transactions provided by my digital banking platform  
62 responses



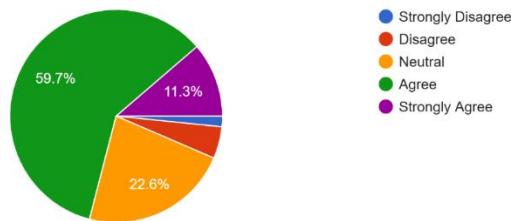
**Interpretation:**

Most respondents agree, 61.3%, with a significant proportion that strongly agrees at 16.1%. Moreover, it reflected a generally positive view since no respondents disagreed, and only 1.6% strongly disagreed. This depicts strong support with little disagreement.

*I can access a wide range of banking services through digital channels*

S.NO	Particulars	No. of respondents	Percentage
1	Strongly disagree	1	1.6
2	Disagree	3	4.8
3	Agree	37	59.7
4	Strongly agree	7	11.3

I can access a wide range of banking services through digital channels  
62 responses



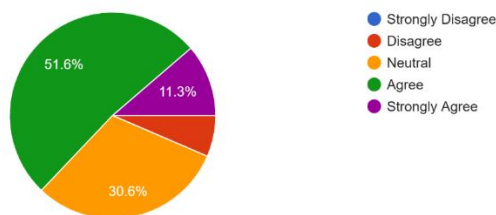
**Interpretation:**

The majority, 59.7 percent, agrees, and fewer, 11.3 percent, strongly agree, which reflects overall positive sentiment. Only a few respondents disagree at 4.8 percent, with just 1.6 percent strongly disagreeing. This reflects a largely favorable response with little opposition.

*Digital banking services are accessible even in remote areas*

S.NO	Particulars	No. of respondents	Percentage
1	Strongly disagree	0	0
2	Disagree	4	6.5
3	Agree	32	51.6
4	Strongly agree	7	11.3

Digital banking services are accessible even in remote areas  
62 responses



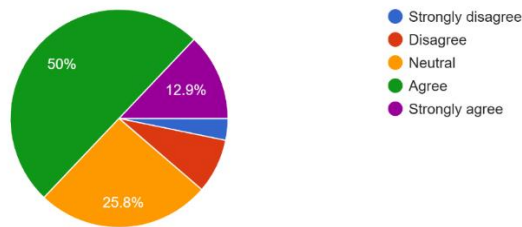
**Interpretation:**

The majority of respondents agree, 51.6 percent, of whom 11.3 percent strongly agreed, indicating positive opinion. Only a few respondents disagree, that is 6.5%, and no respondent strongly disagreed, which suggests general support with limited opposition.

**Digital banking is more cost-effective than traditional banking method**

S.NO	Particulars	No. of respondents	Percentage
1	Strongly disagree	2	3.2
2	Disagree	5	8.1
3	Agree	31	50
4	Strongly agree	8	12.9

Digital banking is more cost-effective than traditional banking method  
62 responses



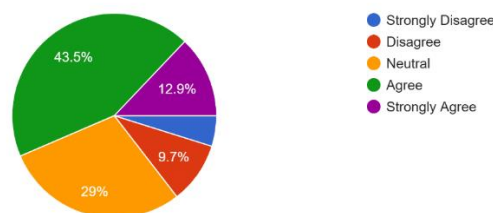
**Interpretation:**

The majority of respondents agree, 50%, with 12.9% strongly agreeing, indicating a generally positive overall sentiment. There is a smaller portion that disagrees at 8.1% and 3.2% who strongly disagree. General agreement is indicated with some opposition but very limited.

**Digital transactions generally save me money on service fees**

S.NO	Particulars	No. of respondents	Percentage
1	Strongly disagree	3	4.8
2	Disagree	6	9.7
3	Agree	27	43.5
4	Strongly agree	8	12.9

Digital transactions generally save me money on service fees  
62 responses





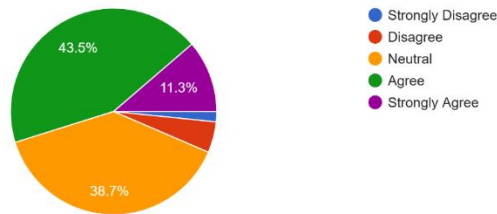
**Interpretation:**

Majority agrees: 43.5%; Strongly agree: 12.9%. They might generally hold the idea in a positive sense. A small percentage disagrees: 9.7%. Another percentage strongly disagrees: 4.8%. This therefore implies general acceptance while some are opposing the idea.

*I feel confident that my personal and financial information is secure on digital banking platforms*

S.NO	Particulars	No. of respondents	Percentage
1	Strongly disagree	1	1.6
2	Disagree	3	4.8
3	Agree	27	43.5
4	Strongly agree	7	11.3

I feel confident that my personal and financial information is secure on digital banking platforms  
62 responses



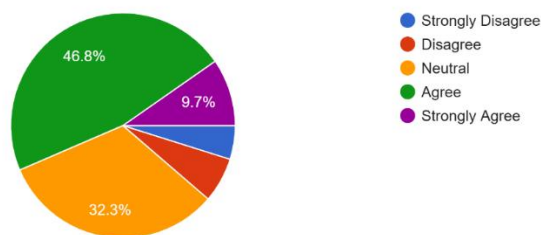
**Interpretation:**

The majority of respondents agreed with the statement at 43.5%, while 11.3% strongly agreed with it, reflecting a generally positive opinion. A small portion disagrees at 4.8%, and only 1.6% strongly disagrees. This shows favorable response with minimal opposition.

*Privacy concerns sometimes discourage me from using digital banking services*

S.NO	Particulars	No. of respondents	Percentage
1	Strongly disagree	3	4.8
2	Disagree	4	6.5
3	Agree	29	46.8
4	Strongly agree	6	9.7

Privacy concerns sometimes discourage me from using digital banking services  
62 responses



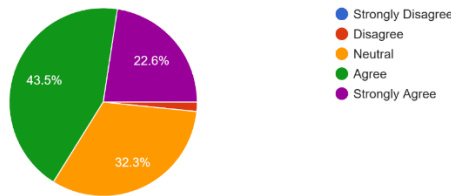
**Interpretation:**

Most of the respondents agreed, 46.8%, while 9.7% strongly agreed. Thus, a general positive attitude is reflected, albeit with some disagreement that is limited at the same time-6.5% disagree, and 4.8% strongly disagree.

*I am aware of the security features, such two-factor authentication, provided by my bank's digital platform*

S.NO	Particulars	No. of respondents	Percentage
1	Strongly disagree	0	0
2	Disagree	1	1.6
3	Agree	27	43.5
4	Strongly agree	14	22.6

I am aware of the security features, such two-factor authentication, provided by my bank's digital platform  
62 responses



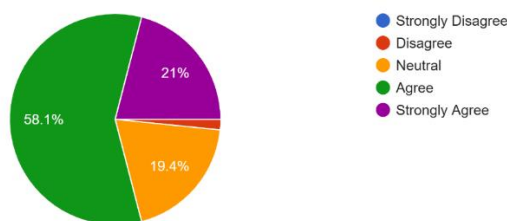
**Interpretation:**

Most agree (43.5%), with a robust portion strongly agreeing (22.6%), meaning there is generally positive sentiment. Only 1.6% of respondents disagree and no one strongly disagrees. This means strong approval with minimal opposition.

*I am comfortable using digital banking platforms*

S.NO	Particulars	No. of respondents	Percentage
1	Strongly disagree	0	0
2	Disagree	1	1.6
3	Agree	36	58.1
4	Strongly agree	13	21

I am comfortable using digital banking platforms  
62 responses



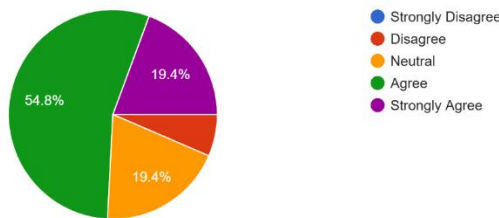
**Interpretation:**

Agreed: 58.1% There are strong intentions with a substantial segment 'strongly agreeing' at 21%. This generally suggests a positive sentiment, and only 1.6% disagree while none are in 'strong disagreement'. It is indicative of high approval with minimal opposition.

*I feel I have the necessary skills to navigate digital banking services independently*

S.NO	Particulars	No. of respondents	Percentage
1	Strongly disagree	0	0
2	Disagree	4	6.5
3	Agree	34	54.8
4	Strongly agree	12	19.4

I feel I have the necessary skills to navigate digital banking services independently  
62 responses



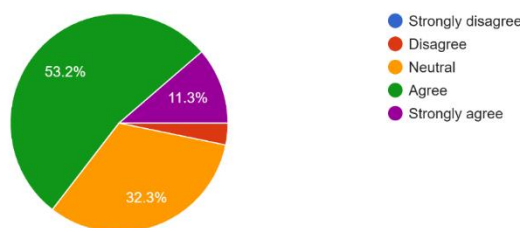
**Interpretation:**

The majority of respondents agree (54.8%), with a notable portion strongly agreeing (19.4%), showing overall positive sentiment. A small group disagrees (6.5%), and no one strongly disagrees. This suggests general approval with limited opposition.

*I am satisfied with the customer support available for digital banking services*

S.NO	Particulars	No. of respondents	Percentage
1	Strongly disagree	0	0
2	Disagree	2	3.2
3	Agree	33	53.2
4	Strongly agree	7	11.3

I am satisfied with the customer support available for digital banking services  
62 responses



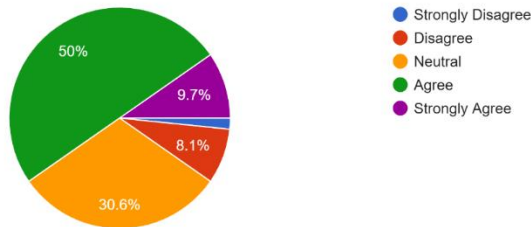
**Interpretation:**

The majority of respondents concur, with 53.2%, and 11.3% strongly agree. This indicates a generally positive mood. A tiny proportion disagrees with this opinion (3.2%), whereas no respondent strongly disagrees. This implies broad approval with minimal opposition.

*It is easy to get assistance for issues or inquires on digital banking platforms*

S.NO	Particulars	No. of respondents	Percentage
1	Strongly disagree	1	1.6
2	Disagree	5	8.1
3	Agree	31	50
4	Strongly agree	6	9.7

It is easy to get assistance for issues or inquires on digital banking platforms  
62 responses



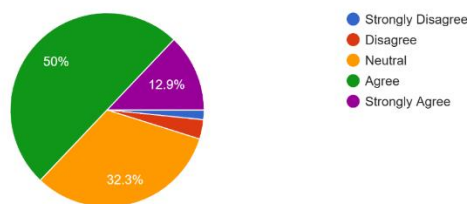
**Interpretation:**

The majority of respondents agree (50%), with 9.7% strongly agreeing, indicating a generally positive sentiment. A smaller portion disagrees (8.1%), and 1.6% strongly disagree. This shows broad approval with some opposition.

*Digital banking services meet my specific needs and preferences*

S.NO	Particulars	No. of respondents	Percentage
1	Strongly disagree	1	1.6
2	Disagree	2	3.2
3	Agree	31	50
4	Strongly agree	8	12.9

Digital banking services meet my specific needs and preferences  
62 responses



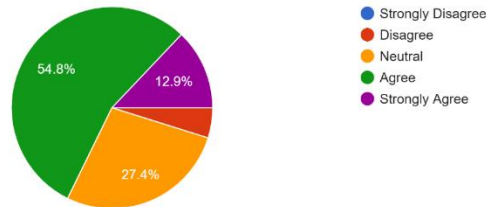
**Interpretation:**

The majority of respondents agree (50%), with a significant portion strongly agreeing (12.9%), reflecting overall positive sentiment. A small group disagrees (3.2%), and only 1.6% strongly disagree. This suggests that most respondents have a favorable view. The minimal disagreement indicates general consensus and approval.

*I trust that my bank's digital platform will work reliably without frequent issues*

S.NO	Particulars	No. of respondents	Percentage
1	Strongly disagree	0	0
2	Disagree	3	4.8
3	Agree	34	54.8
4	Strongly agree	8	12.9

I trust that my bank's digital platform will work reliably without frequent issues  
62 responses



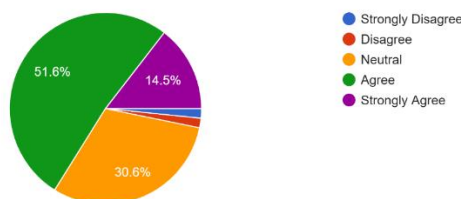
**Interpretation:**

Majorities agreed at 54.8% with 12.9% strongly agreeing, indicating a generally positive response. A small proportion disagreed at 4.8%, and no one disagreed very strongly, revealing that there is little opposition. In general, the response indicates high approval. The statistics imply broad approval but with few dissenting voices.

*My overall confidence in digital banking has increased over time*

S.NO	Particulars	No. of respondents	Percentage
1	Strongly disagree	1	1.6
2	Disagree	1	1.6
3	Agree	32	51.6
4	Strongly agree	9	14.5

My overall confidence in digital banking has increased over time  
62 responses



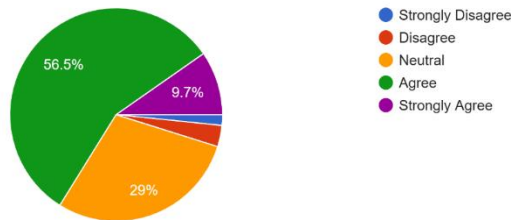
**Interpretation:**

The majority of respondents agree (51.6%), with 14.5% strongly agreeing, indicating overall positive sentiment. A small portion disagrees (1.6%), and only 1.6% strongly disagree, showing minimal opposition. This suggests a favorable response with a few differing opinions. The data reflects general approval from most respondents.

*I find the design and usability of my bank's digital platform to be user-friendly*

S.NO	Particulars	No. of respondents	Percentage
1	Strongly disagree	1	1.6
2	Disagree	2	3.2
3	Agree	35	56.5
4	Strongly agree	6	9.7

I find the design and usability of my bank's digital platform to be user-friendly  
62 responses



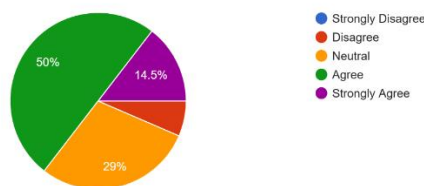
**Interpretation:**

The majority of respondents agree (56.5%), with 9.7% strongly agreeing, indicating a positive overall sentiment. A small portion disagrees (3.2%), and only 1.6% strongly disagree, showing minimal opposition. This suggests general approval with limited dissent. The data reflects strong favorability from most respondents.

*A well-designed digital banking platform enhances my overall banking experience*

S.NO	Particulars	No. of respondents	Percentage
1	Strongly disagree	0	0
2	Disagree	4	6.5
3	Agree	31	50
4	Strongly agree	9	14.5

A well-designed digital banking platform enhances my overall banking experience  
62 responses



**Interpretation:**

The majority of respondents agree (51%), with 14.5% strongly agreeing, indicating a generally positive sentiment. A small portion disagrees (6.5%), and no one strongly disagrees, showing minimal opposition. This suggests broad approval with limited dissent. The data reflects strong favorability with a few differing opinions.

**CHI-SQUARE ANALYSIS:****Table Name:**

Age and Digital banking is more cost-effective than traditional banking method

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	2.60	12	.9978
Likelihood Ratio	16.273	5	.006
Linear-by-Linear Association	3.010	1	.083
N of Valid Cases	102		

7 cells (58.3%) have expected count less than 5. The minimum expected count is .96.

Chi-square value= 2.60

Degree of freedom= 12

Significant level = 5%

**Interpretation**

Thus the  $\chi^2$  value is less than table value we accept the hypothesis. Therefore there is no relationship between age and Digital banking is more cost-effective than traditional banking method

**Table Name:**

Gender and comfortable using digital banking platforms

Chi-Square Tests			
	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1.16	3	.7625
Likelihood Ratio	16.273	5	.006
Linear-by-Linear Association	3.010	1	.083
N of Valid Cases	102		

7 cells (58.3%) have expected count less than 5. The minimum expected count is .96.

Chi-square value= 1.16

Degree of freedom=3

Significant level = 5%

**Interpretation**

Thus the  $\chi^2$  value is less than table value we accept the hypothesis. Therefore there is no relationship between Gender and comfortable using digital banking platforms

**FINDINGS FROM THE STUDY :**

- Majority 85.5% of respondents are between the age of 18-25
- Majority 33.9% of respondents are using digital banking
- Majority 48.8% of respondents are agree to access banking services
- Majority 53.2% of respondents are agree has minimized need to visit physical bank branches
- Majority 51.6% of respondents are agree on faster digital transaction platforms
- Majority 61.3% of respondents are agree with the speed of transactions
- Majority 59.7% of respondents are agree on wide range of banking services through digital channels

- Majority 51.6% of respondents are agree on accessible even in remote areas
- Majority 50% of respondents are agree on more cost-effective than traditional banking method
- Majority 43.5% of respondents are agree about save me money on service fees
- Majority 43.5% of respondents agreed personal and financial information is secure on digital banking
- Majority 46.8% of respondents agreed privacy concerns sometimes discouraged
- Majority 43.5% of respondents agreed about aware of the security features
- Majority 58.1% of respondents agreed comfortable on digital banking platforms
- Majority 54.8% of respondents agreed to feel having the necessary skills to navigate digital banking services independently
- Majority 53.2% of respondents agreed with the customer support available
- Majority 50% of respondents agreed easy to get assistance form issues on digital banking platforms
- Majority 50% of respondents are agree to meet specific needs and preferences
- Majority 54.8% of respondents agreed this platform will work reliably without frequent issues
- Majority 51.6% of respondents are agree to overall confidence in digital banking has increased over time
- Majority 56.5% of respondents agree this platform to be user-friendly
- Majority 50% of respondents are agree this platform enhances to overall banking experience.

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## SUGGESTIONS :

From the analysis and findings of the data, the following recommendations may be given,

### 1. More Focus on Young Adults .

As most of the respondents are between 18 and 25 years old, the banking services to be provided should be of the type, which would be more familiar and accessible to younger respondents in order to use new, innovative features, and promotions offered.

### 2. Awareness of Better Security Features

Though very positive responses were given to security features, such as two-factor authentication, most of the respondents expressed good opportunities to increase user confidence, especially among those who expressed concerns over privacy and security. Banks must focus on campaigns over education in-app.

### 3. Expansion into Rural Districts

Digital banking was appreciated for the ease with which it was accessible even in village areas. Upgrades of network infrastructure and tie-ups with telecom operators will bring even more outreach and usage.

### 4. Tailored Banking Experience

Banks can provide a highly tailored experience through AI and data analytics. A practical example can be a customer-oriented financial advice or early warning systems of future spending.

### 5. Easy Design and Support

Although most of the respondents thought that the sites are friendly, further improvements in interface design and access to available customer support over technical issues may further boost adoption and self-satisfaction.

### 6. Appealing through Cost-Effectiveness

Campaigns and testimonials with appealing cost-saving benefits of digital transactions will attract hesitant users regarding the implementation of digital banking.

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## CONCLUSION :

It actually shows that digital transformation in banking services has a positive impact concerning accessibility, speed, and convenience. In this regard, the most significant users of these services belong to youths aged 18-25, alongside their tech-savvy attitude. Some recommendations for improving the existing system include being on one's toes about security features, increasing services to remote locations, and constant improvement in user experience. In short, if it were able to sort out issues with data security and inclusivity, digital banking could be disruptive in terms of customer engagement.

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