

Wallet Go Digital: Exploring Service Quality and Customer Satisfaction in E-Wallet Apps

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Abstract

Despite the rapid growth of e-wallet adoption, understanding the specific service dimensions that drive customer satisfaction remains a critical challenge for banks. This study investigates the factors influencing customer satisfaction with the quality of online banking services among e-wallet users at a bank in Klang Valley, Malaysia. Using the E-SERVQUAL model as the theoretical framework, data were collected from a sample of 333 respondents and analyzed using SPSS. The results indicated that responsiveness, reliability, ease of use and efficiency significantly impact on customer satisfaction (p -value < 0.05), highlighting their role in enhancing the overall online banking experience. In contrast, trust and fulfillment were found to be insignificant (p -value > 0.05), suggesting that e-wallet users prioritize functional service attributes over these aspects. The findings provide valuable insights for banks to focus on key services dimensions to improve customer satisfaction. Future research could explore the role of demographic factors such as age, digital literacy, and prior exposure to financial technology in shaping user perceptions of online banking services.

Keywords: E-SERVQUAL, Customer Satisfaction, Online Banking Services Quality, E-Wallet Application

Introduction

The digitalization of financial services has significantly altered the banking sector, reshaping customer interactions with financial institutions (Arora & Banerji, 2024; Mohapatra et al., 2024). Digital banking, defined by the incorporation of technology into financial services, has achieved extensive acceptance owing to changing customer expectations and the demand for enhanced efficiency. Digital banking provides exceptional convenience for customers to manage their finances through services like mobile applications and online transactions (Alrizq & Alghamdi, 2024). Mobile applications have transformed customer interactions by offering effortless access to diverse banking services while on the move. One example is e-wallet applications, which have gained attention for their user-friendly interfaces and innovative features, as highlighted by (Christian et al., 2024).

Customer satisfaction is crucial to the success of digital banking services. It directly influences customer loyalty, retention, and the sustainable growth of financial institutions. Research emphasizes the critical relationship between customer satisfaction and service quality in digital banking environments (Antony, 2024; Arora & Banerji, 2024). High-quality digital services significantly enhance customer experiences, demonstrating that service quality is a key driver of satisfaction (Mohapatra et al., 2024). This understanding is essential for banks as they navigate digital transformation, ensuring they meet customer expectations while remaining competitive in the financial landscape.

Online banking services have transformed the way individuals manage their finances by providing convenience, speed, and accessibility (Moksin & Povakalam, 2024; Sudirjo et al., 2024). E-wallet applications have emerged as a game-changer among these innovations, allowing users to conduct financial transactions seamlessly with just a few taps on their smartphones. E-wallets, which are frequently integrated with digital banking systems, enable users to store money, make payments, transfer funds, and access rewards programs, thereby eliminating the necessity for physical cash or cards (Bacamante & Campos, 2024). These applications are designed to meet the increasing demand for cashless transactions by offering a secure and user-friendly platform that is compatible with contemporary lifestyles. As their popularity has grown, e-wallets have evolved into a critical component of online banking, providing customers with real-time access and customized services in a dynamic, communicating financial landscape (Christian et al., 2024; Haider et al., 2024).

Despite the growing adoption of e-wallets, the relationship between this online banking service quality and customer satisfaction remains inadequately understood (Nawi et al., 2024; Yeh et al., 2024). The concept of e-service quality is vital to understanding customer satisfaction in digital banking (Sudirjo et al., 2024). Hence, this study explores the feasibility of integrating e-service quality into assessing e-service quality frameworks for internet banking. Furthermore, it assesses the impact of digital banking service quality on customer satisfaction. Using a Malaysian bank's e-wallet application as a case study, this research aims to bridge this gap by investigating the factors affecting customer satisfaction with digital banking services, particularly through e-wallet application.

Literature Review

Customer Satisfaction

Zeithaml et al., (1996) defined the term "customer satisfaction" and its significance as a critical factor in the long-term success of companies. The influence of digital banking on customer satisfaction has been the subject of numerous studies (Mohapatra et al., 2024; Moksin & Povakalam, 2024; Sudirjo et al., 2024). However, there is a lack of evidence regarding the assessment of e-service quality and customer satisfaction in the digital era, as evidenced by Islamic banking (Irimia-Diéguez et al., 2023).

E-Service Quality

The seven components that make up e-service quality (E-SERVQUAL) are efficiency, reliability, fulfillment, privacy, responsiveness, compensation, and contact. There should be more dimensions to measure E-SERVQUAL since other research implies that it extends beyond interactions between customers and the bank's websites (Ayinaddis et al., 2023). Mir et al., (2023) states that to build customer satisfaction and loyalty, electronic banking services must

meet certain quality standards. This standard contains 24 items in seven dimensions namely web architecture, user friendliness, efficiency of website, reliability, responsiveness, security and personalization. This study proposes a revised framework for evaluating the quality of digital banking services with an eye towards customer satisfaction. It identifies six critical factors that is responsiveness, reliability, trust, ease of use, efficiency, and fulfilment.

E-Wallet Application

Online banking services, especially e-wallet applications, have transformed customer interactions with financial institutions, providing unmatched convenience and accessibility (Yeh et al., 2024). These digital platforms enable users to execute transactions, oversee finances, and facilitate payments with minimal effort, thereby removing conventional banking obstacles. E-wallets have become fundamental to contemporary financial services, integrating technology and innovation to deliver seamless and efficient payment solutions. Their insightful interfaces, secured security measures, and immediate transaction functionalities significantly influence customer satisfaction (Haider et al., 2024). As consumers increasingly emphasize convenience, speed, and reliability in their financial transactions, e-wallet applications have become essential in providing favorable experiences and cultivating loyalty in a competitive digital marketplace (Bacamante & Campos, 2024). Hence, this study focuses on e-wallet applications of one of the banks in Malaysia in online banking services towards customer satisfaction.

Relationship between Responsiveness and Customer Satisfaction

Customer satisfaction is crucial to a company's success, and in the realm of quality of service, how quickly a customer receives a response is now a major factor in how they perceive their experiences. In the realm of online banking, Pakurár et al., (2019) investigated the link between promptness and contentment among clients. The study highlighted the significance of responsiveness, showing that customer satisfaction is directly influenced by employees' willingness to assist clients and provide quick service. The importance of proactive communication in ensuring that fashion customers are responsive was highlighted by Sharma et al., (2022). This statement is also supported by Setiono & Hidayat (2022) that consumers who have ever used a service believe that the responsiveness variable is relatively high. Therefore, this study emphasizes that customers reported higher levels of engagement and satisfaction with the digital banking platform's responsiveness when they received proactive updates and notifications regarding their accounts or transactions.

H1: There is a significant relationship between security and customer satisfaction.

Relationship between Reliability and Customer Satisfaction

In service-oriented industries like banking, customer satisfaction is especially important for evaluating a company's success (Alarifi & Husain, 2023; Ayinaddis et al., 2023; Setiono & Hidayat, 2022). The degree to which clients believe the services offered are dependable is a major component in their level of satisfaction. Several studies have shown that customers are more satisfied when a company is reliable (Moksin et al., 2023). There is a significant correlation between service quality and customer satisfaction in e-banking services, according to research by Hammoud et al. (2018). The study found that reliability was the most important factor influencing customer satisfaction.

The significance of dependability has been further highlighted by the arrival of digital banking. The dependability of digital services is becoming more important as consumers put more and more confidence in online platforms and mobile apps. The effect of high-quality e-banking services on happy customers was investigated in a study by Mir et al. (2023). One of the significant predictors of customer satisfaction, according to the research, is reliability. Reliability in delivery service is still crucial for companies that want to increase customer happiness, loyalty, and success. Thus, this study emphasizes the relationship between reliability and customer satisfaction.

H2: There is a significant relationship between reliability and customer satisfaction.

Relationship between Trust and Customer Satisfaction

Customers' level of satisfaction with their online banking experiences is directly correlated to the degree to which they trust the institution, according to research (Komara & Utami, 2024; Aripin, 2023; Zhang & Ayele, 2022). One of the unique challenges of conducting financial transactions online is building trust due to factors such as the impersonal nature of the internet, the extensiveness of technology, and the inherent uncertainty of using an open infrastructure (Haider et al., 2024). People who have a high trust tendency are more likely to trust others without justifications, according to research by Indriastuti et al. (2022). This provides more evidence that people's trusting tendencies are major factors in deciding whether they use online banking.

In the age of digital transformation, trust has emerged as a convincing instrument for boosting customer happiness, establishing loyalty, and drawing in new customers (Ayinaddis et al., 2023). Building trust with customers is essential for maintaining positive relationships, which in turn encourages loyalty and long-term satisfaction. Consequently, this study focuses on the relationship between trust and customer satisfaction

H3: There is a significant relationship between trust and customer satisfaction.

Relationship between Ease of Use and Customer Satisfaction

Customer satisfaction in the context of digital banking is significantly affected by ease of use (Irimia-Diéguez et al., 2023; Zhang & Ayele, 2022). Hammoud et al. (2018) stress a robust positive correlation between the perceived simplicity of digital banking applications and consumer satisfaction. The overall experience is significantly improved when users find these platforms intuitive and easy to navigate. Mir et al. (2023) conduct a more thorough examination of the design components that promote user-friendliness, identifying features such as natural functionality, minimalistic layouts, and straightforward navigation as critical factors. These design elements not only enhance the overall enjoyment of digital banking but also streamline user interactions, emphasizing the significance of simplicity in the creation of exceptional customer experiences.

As numerous studies have demonstrated, ease of use not only improves customer satisfaction but also serves as a mediator between digital banking features and overall user satisfaction (Prastiawan et al., 2021). Their research emphasizes that user engagement is substantially impacted by mobile banking's interactive, user-friendly, and easy-to-learn design. In comparison to other banking platforms, customers perceive mobile banking as not only convenient but also easier to navigate and learn. This features a crucial insight that a well-designed and intuitive mobile banking interface not only streamlines service usage but also

enhances customer satisfaction and strengthens their reliance on the service. This study highlights the relationship between ease of use and customer satisfaction.

H4: There is a significant relationship between ease of use and customer satisfaction.

Relationship between Efficiency and Customer Satisfaction

In the e-banking landscape, efficiency is a critical driver of customer satisfaction, as emphasized by (Mir et al., 2023). Their research points out the critical role of effective e-service quality in promoting positive customer experiences and increasing purchase intentions. The necessity for operational efficiency has been significantly increased by the rapid digitalization of financial services, interpreting it as a critical component of customer satisfaction. This connection between efficiency and satisfaction is further supported by Hammoud et al. (2018), whose research revealed that customers place a high value on the speed and convenience of digital transactions, thereby establishing a clear correlation between operational efficiency and favorable customer perceptions.

In the same manner, Gautam & Sah (2023) investigated the significance of efficiency in online banking platforms, determining that customers who perceived services as time-saving and streamlined reported higher levels of satisfaction. These results are consistent with Moxsin & Povakalam (2024) claim that the experiences of customers with mobile banking services are significantly influenced by convenience. Financial institutions must prioritize operational efficiency to ensure that digital interactions are fast, seamless, and intuitive, thereby enhancing customer satisfaction and establishing lasting trust, as technology continues to evolve. Thus, this study emphasizes the relationship between efficiency and customer satisfaction.

H5: There is a significant relationship between efficiency and customer satisfaction.

Relationship between Fulfilment and Customer Satisfaction

Fulfilment in digital banking pertains to the efficacy with which financial institutions satisfy or surpass customer expectations via online platforms, mobile applications, and electronic transactions. Sasono et al. (2021) investigated the influence of fulfilment on customer satisfaction, revealing a positive and statistically significant correlation between the fulfilment of customer expectations and overall satisfaction. Their findings indicate that customers who receive seamless and precise fulfilment of their digital banking requirements are more inclined to report elevated satisfaction levels, underscoring the significance of efficient and dependable service delivery in a digital environment.

Technological advancements, including artificial intelligence and predictive analytics, can improve fulfilment in digital banking. It was found that the incorporation of these advanced technologies markedly enhances transaction efficiency and accuracy, while also providing a more customized and engaging customer experience (Wulandari, 2022; Khatoon et al., 2020). This study highlights the relationship between fulfilment and customer satisfaction.

H6: There is a significant relationship between fulfilment and customer satisfaction.

Conceptual Framework

This study has developed a conceptual model to examine the interconnections between digital service quality and customer satisfaction in the use of e-wallet apps, based on theoretical underpinnings and an extensive review of prior research.

The topic of this research is theoretically underpinned by the E-SERVQUAL model, which is an extension of the SERVQUAL framework that is specifically designed for digital service environments (Parasuraman et al., 1988; Zeithaml et al., 1996). The E-S-SERVQUAL (Parasuraman et al., 2005) is a lens that is suitable for examining the relationship between customer satisfaction and digital banking service quality. This is since it concentrates on electronic service quality dimensions that are particularly pertinent to digital platforms.

The conceptual framework utilized in this investigation is illustrated in Figure 1. Customer satisfaction serves as the dependent variable. The objective of this investigation is to determine whether customer satisfaction is significantly influenced by six independent variables on digital banking service quality: Responsiveness, Reliability, Trust, Ease of Use, Efficiency, and Fulfilment.

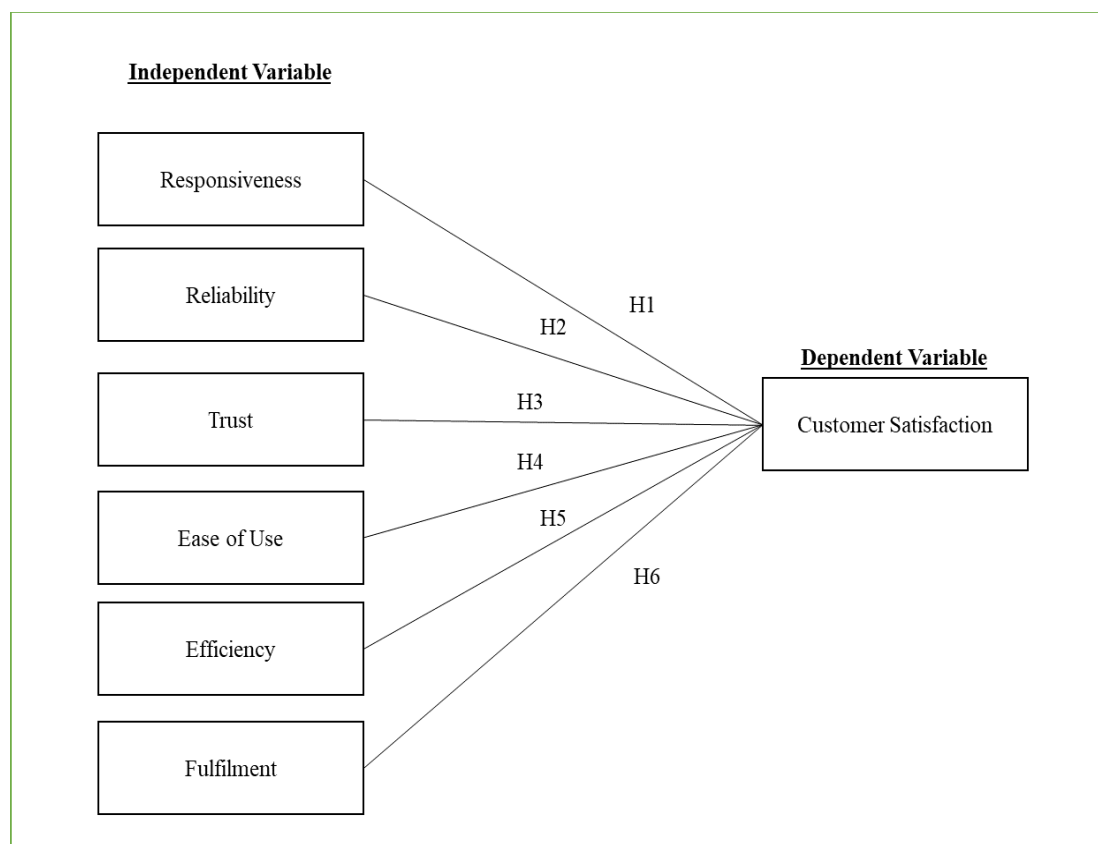


Figure 1. Conceptual Framework of the Study.

Methods

Research Design

For this study, a quantitative research approach is used. Quantitative research is a research method that focuses on gathering numerical data and employing statistical analysis to understand and explain phenomena. This study adopts a quantitative approach and utilizes a structured, self-administered questionnaire.

Population and Sampling

The study's population is sourced from the bank's database. In this study, the most appropriate sampling technique would be simple random sampling (Salkind, 2020). The focus was on individuals who are using Internet banking apps, specifically e-wallet apps. In this

research, 360 respondents who worked in various sectors in the Klang Valley were given questionnaires. A total of 333 replies were gathered from this distribution.

Analysis of Measures

Two types of measurement were presented to address the research questions and hypotheses of the study. In Section A, a nominal scale was used to identify the categories such as gender, age, race, marital status, education level, occupation, monthly income, and number of banks dealt with. Meanwhile, Sections B, used a scale to measure the response of the respondents in accordance with the theory of e-SERVQUAL method.

Results

The results of the analysis of the data, which was conducted using the SPSS software, are arranged into multiple sections.

Analysis of the Demographic Profile of the Respondents

Of the 333 respondents, 49.6% were individuals aged 30 to 49 years. The percentage of female respondents surpasses that of male respondents, with females representing 55.5% and males 44.5%. 26.1% of respondents reported that their gross monthly income is within the RM2,500 to RM5,500 range. The data indicates that 50.5% of respondents hold a bachelor's degree. 59.5% of respondents are employed in the Private Sector, while only 8.4% are self-employed.

Reliability Testing

As per Urbach and Ahlemann (2010), reliability is "the extent to which a set of variables or a single variable is consistent in the measurement it claims to make." The standard of thumb is to accept a loading value of 0.7 or higher, as per Hair et al. (2010).

Table 1

Reliability Test

Question	Cronbach's Alpha	Number of items
Dependent Variable: Customer Satisfaction	0.890	4
Independent Variables:		
Responsiveness	0.670	3
Reliability	0.814	5
Trust	0.857	4
Ease of Use	0.865	5
Efficiency	0.843	5
Fulfilment	0.862	5

Cronbach's Alpha is presented in Table 1 to evaluate the measurement's reliability. The results indicated that Customer Satisfaction exhibits strong internal consistency with a value of 0.890, indicating reliable measurement. Responsiveness, albeit marginally reduced at 0.670, remains within an acceptable range, signifying moderate reliability. Reliability demonstrates strong consistency with a score of 0.814. Trust (0.857), Ease of Use (0.865), Efficiency (0.843), and Fulfilment (0.862) demonstrate significant reliability, indicating robust internal consistency among their respective components.

Correlation Analysis

This investigation employs correlation analysis to ascertain the strength of the relationship between the independent variables and the dependent variable. In simpler terms, correlation analysis is the process of determining the extent to which a change in one variable is a result of a change in another. The concept of correlation is restricted to indicating the degree of association between variables and does not imply causation. Its primary objective is to evaluate the strength and direction of the relationship between two or more variables (Zikmund et al., 2013).

Table 2

Correlation Analysis results (Dependent variable: Customer Satisfaction)

Variable	Correlation coefficient, r (p-value)
Responsiveness	0.692** p<0.001
Reliability	0.695** p<0.001
Trust	0.609** p<0.001
Ease of Use	0.716** p<0.001
Efficiency	0.719** p<0.001
Fulfilment	0.691** p<0.001

As referred to Table 2, the study found that customer satisfaction is having strong linear relationship and significant correlated with Responsiveness (0.692**, p<0.001), Reliability (0.695**, p<0.001, Trust (0.609**, p<0.001, Ease of Use (0.716**, p<0.001), Efficiency (0.719**, p<0.001) and Fulfilment (0.691**, p<0.001).

Regression Analysis

The most suitable approach for evaluating the accuracy of the hypotheses that have been developed is multiple regression, which quantifies the linear relationship between a dependent and independent variable (Zikmund et al., 2013). The researchers would be able to determine which factor has a greater impact on Customer Satisfaction. The results of the multiple regression analysis are presented in Table 3, Table 4, and Table 5.

Table 3

Model Summary

Model	R	R Square	Adjusted Square	Std Error of the Estimate
1	.775 ^a	.601	.594	2.083

The coefficient of determination, or R-squared, is a statistical measure of goodness-of-fit in a regression model. It quantifies the percentage of variance in the dependent variable, Customer Satisfaction, that can be accounted for by the independent variables, which are

Responsiveness, Reliability, Trust, Ease of Use, Efficiency, and Fulfilment. R Square is.601. This information is derived from the model summary in Table 3. It indicates that the regression model explains 60.10% of the variability observed in the target variable, as illustrated by the R-Squared value of 60.10. A R-squared value of $r > 0.6$ is generally regarded as a strong effect size (Moore & Kirkland, 2007).

Table 4
ANOVA Analysis

Model		Sum of Squares	df	Mean Square	F	sig
1	Regression	2132.790	6	355.465	81.941	<.001 ^b
	Residual	1414.207	326	4.338		
	Total	3546.997	332			

P-value from table 4 below has shown that $p < 0.05$ which means that the data is likely to occur less than 5% of the time under the null hypothesis. P-value falls below 0.05, it means the sample result of this study is statistically significant, and the null hypothesis should be rejected.

Table 5
Regression Coefficients Results

Independent Variable	Beta	t	SIG
Responsiveness	.155	2.127	.034
Reliability	.160	2.235	.026
Trust	-.032	-.500	.617
Ease of Use	.257	3.888	<.001
Efficiency	.199	2.539	.012
Fulfilment	.108	1.413	.158

The beta values in regression are the estimated coefficients of the explanatory variables indicating a change on response variable caused by a change of respective explanatory variable keeping all the other explanatory variables constant or unchanged. As shown in table 5, the most significant independent variable to Customer Satisfaction is Ease of Use with Beta Value $B = 0.257$ and it followed by Efficiency with $B = 0.199$. The third most significant is Reliability. The Beta Value of Reliability is 0.160. Responsiveness stands in the fourth ranking with a beta reading of 0.155 followed by Fulfilment in the fifth rank with a beta value of 0.108. The weakest among all the independent variables is Trust with $B = -0.032$.

Summary of Hypotheses

The p-value from table 5 above will be used to ascertain whether the hypothesis is being accepted or rejected. Table 6 provides a summary of the hypotheses' results:

Table 6

Hypotheses Results

	Hypothesis description	p-value	Result
H ₁	There is a significant relationship between responsiveness and customer satisfaction.	0.034	Accepted
H ₂	There is a significant relationship between reliability and customer satisfaction.	0.026	Accepted
H ₃	There is a significant relationship between trust and customer satisfaction.	0.617	Rejected
H ₄	There is a significant relationship between ease of use and customer satisfaction.	<0.001	Accepted
H ₅	There is a significant relationship between efficiency and customer satisfaction.	0.012	Accepted
H ₆	There is a significant relationship between fulfilment and customer satisfaction.	0.158	Rejected

Discussion and Conclusion

This study reports that relationships are significant for responsiveness. Responsiveness is the fourth highest factor after reliability, impacting on customer satisfaction of the e-wallet users of this bank. The importance of responsiveness, demonstrating that customer satisfaction is directly affected by employees' readiness to assist clients and deliver prompt service (Pakurár et al., 2019). As a result, responsiveness directly impacts customer satisfaction by ensuring that user concerns, queries, or issues are addressed quickly and effectively (Setiono & Hidayat, 2022). In the context of e-wallets, this includes features like real-time transaction support, swift resolution of technical problems, and immediate responses to customer inquiries.

It was found out that there is a relationship between reliability and customer satisfaction among e-wallet users of this bank. Reliability plays a crucial role in driving customer satisfaction among e-wallet users, as it directly influences their confidence in the platform. Reliability refers to the consistent performance of the e-wallet, ensuring that transactions are processed accurately, securely, and without errors. For users, dependable services such as timely payments, uninterrupted access, and error-free operations are essential in meeting their expectations (Setiono & Hidayat, 2022). When an e-wallet consistently delivers on these fronts, customers are more likely to feel satisfied on the given service provided by the bank.

There is no relationship between trust and customer satisfaction among the e-wallet users for this bank. This result was inconsistent with prior research that suggested that customer satisfaction in online banking services is influenced by trust (Komara & Utami, 2024; Aripin, 2023)

This result can be explained that the participants in this study already have a belief that satisfaction is more probable to arise from smooth functionality, rapid transactions, and intuitive interfaces. If these elements are effectively executed, users may derive satisfaction from the service, irrespective of their trust in the institution being a motivating factor. Moreover, the regular, low-risk characteristics of e-wallet transactions, including bill

payments and minor transfers, diminish the requirement for elevated trust levels, thereby emphasizing operational efficiency.

Furthermore, regulatory assurance and industry compliance standards offer a sense of intrinsic security, potentially reducing the significance of trust in affecting satisfaction. Users may presume that the e-wallet platform complies with stringent security protocols owing to its affiliation with this bank. Consequently, trust transforms into a fundamental expectation rather than a distinguishing characteristic. For technologically adept individuals, trust is diminished as they depend on their proficiency with digital tools and platforms to alleviate potential risks, prioritizing accessibility, innovation, and feature integration.

Trust may already be established when the e-wallet is part of a broader range of services from a trusted financial institution. In such cases, customer satisfaction depends more on the unique features of the e-wallet, such as how easy it is to use, how quickly it responds, and its innovative technology. When these features are outstanding, they become more important than trust in shaping the overall experience of e-wallet users.

This study reports that there is a strong relationship between Ease of Use and Customer Satisfaction. Ease of use refers to how intuitive, simple, and accessible the e-wallet platform is for users, minimizing the effort required to complete transactions (Christian et al., 2024; Haider et al., 2024). For e-wallet users, especially those seeking quick and convenient payment solutions, a straightforward design, clear navigation, and hassle-free functionality significantly reduce frustration and save time. When users find the platform easy to operate, they are more likely to feel satisfied and confident in using it for their financial needs. Moreover, an accessible and intuitive interface fosters a positive perception of the e-wallet, making it a preferred choice in a competitive digital market. As convenience is a primary motivator for adopting e-wallets, ease of use becomes a critical factor in ensuring customer satisfaction.

Additionally, this investigation indicates that relationships are significant for efficiency. Efficiency is the second most significant factor, following Ease of Use, that influences the satisfaction of e-wallet users at this bank. Efficiency directly pertains to their fundamental expectation of rapid and uninterrupted transactions (Mir et al., 2023). E-wallets are intended to provide convenience, with users favoring platforms that enable swift and uncomplicated execution of tasks such as payments, transfers, and purchases. An efficiently operating e-wallet, characterized by rapid transaction processing, minimal downtime, and seamless functionality, conserves users' time and improves their overall experience. Efficient services reduce the likelihood of errors, delays, and repetitive processes, which are common in digital transactions. Consistent performance builds satisfaction by ensuring users feel their needs are met quickly and effectively.

Lastly, the independent variable of fulfilment has been demonstrated to have no substantial correlation with customer satisfaction among the e-wallet users of this bank. The lack of a relationship between fulfillment and customer satisfaction among the bank's e-wallet users could be due to the specific characteristics of e-wallet transactions and the expectations of users. E-wallets are primarily used for quick, routine transactions like payments, transfers, and purchases, where the focus is on speed, ease of use, and reliability. Users often have

minimal interaction with complex banking processes, meaning their expectations for fulfillment are less about exceeding their needs and more about ensuring basic functionality. If these transactions are consistently smooth, users may not perceive fulfillment as a significant factor, as their needs are already met at a transactional level without requiring extraordinary service delivery.

This study has enhanced the existing literature on the determinants of online banking service quality and the satisfaction of e-wallet users at a bank in Klang Valley, Malaysia. However, the results of this study are not generalizable to a wider population, as the participants are solely from one branch bank. To enhance the accuracy of the results and better represent customer satisfaction with online banking services, it would be advantageous to perform future comparisons with a different bank and location.

Future research on e-wallet user satisfaction could explore the complex roles of trust and fulfillment to better understand their limited connection to satisfaction compared to factors on responsiveness, reliability, ease of use, and efficiency. Researchers might investigate whether trust and fulfillment are seen as basic expectations rather than key differentiators, which could explain their smaller impact on satisfaction. Additionally, future studies could examine how demographic factors such as age, digital literacy, and prior experience with financial technology affect perceptions of satisfaction. Finally, researchers might consider how cultural differences and varying levels of regulatory compliance across regions influence customer satisfaction, offering deeper insights into their role in evolving digital transformation.

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